THE SATURDAY EVENING POST

ated Weekly
Fo by Benj. Franklin

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DRAWN BY
SARAH S. STILWELL WEBER

THE UNBEATABLE GAME—By EDWIN LEFÈVRE

PIONEERS

PUT your faith in the pioneers—the men who blaze the trail for others to follow—who lead the way and are not afraid.

Daniel Boone and Davy Crockett were this type of man. Buick is this type of car.

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What Men will Wear this Fall

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WE specialize on young men's clothes—clothes for *young men* (of all ages) *from eighteen to sixty.* And these young men of today must see our styles for Fall if they're going to be up-to-date in dress.

We have pictured these styles in our Fall Book in a most attractive manner. The book is of special interest—handsomely prepared.

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His models present a dignified, but warm, youthful effect. You want youthful lines, but you want *correct* style, and these clothes will insure it.

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Men of All Ages Must Now Wear "Young" Styles, or Be Classed Behind the Times

No garment is a genuine Society Brand model unless the inside pocket bears the label, "Society Brand Clothes."

Made in Chicago by

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We are ready to pay for this information. We have set aside one thousand dollars to be distributed in awards to owners of cars showing the greatest mileage on Hyatt Bearings.

Awards for Greatest Hyatt Mileage Records

First	$500.00
Second	200.00
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Next Ten ($10 each)	100.00
Total	$1000.00

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This contest will close November 1, 1915, and all entry blanks must bear postmark not later than that date.

Automobile men well known throughout the industry, and having no connection whatever with the Hyatt Roller Bearing Co., will act as judges of this contest. Their names will be announced later. No one associated in any way with the Hyatt Roller Bearing Co. is eligible in the competition.

In case of a tie for any prize offered, a prize identical with that tied for will be given to each tied contestant.

The car you are driving may have traveled more miles on its Hyatt Bearings than any other automobile. Its record at least may bring you one of the liberal cash awards.

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HYATT

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The Unbeatable Game of Stock Speculation—By Edwin Lefèvre

THE time seems peculiarly appropriate for a discussion of the Game of Stock Speculation. The appreciation in security values during the past few months has been legitimate. Even more—it was to be expected. This does not mean that some of the sensational advances in specialties will perforce be repeated by every stock on the list. But prices in the security markets have risen logically. We may enumerate the following reasons for the bull market that we had last spring. They should have appealed to any intelligent observer at the beginning of the present year.

1. The worst had happened. That is, there was very little more to fear. The situation was ninety per cent actual and ten per cent contingent, instead of fifty-fifty as it usually is. You must remember that there had been two years of almost continuous liquidation when the war broke out. Before the beginning of hostilities there was always the dreaded war to consider as a depressing factor. After the war had been waged for months what the future held in store—sooner or later but inevitably—was peace—that is, a big bull factor.

2. Trade generally was depressed and money was plentiful.

3. The war brought most profitable business to the United States of America. Our products sold at high prices and payment was made partly in American securities at low prices. Consider the statistics of our foreign trade.

4. All the exchanges in the world heavily favored the United States.

5. Security prices had been low and still were low. Good stocks could be bought which paid six per cent and more, while money was worth from three to three and a half per cent for long periods.

6. As the public began to realize the foregoing conditions early in 1915, spectacular profits began to be made by certain companies that were manufacturing war materials. This led to sensational advances in certain stocks, and the highly colored newspaper reports of these inflamed the dormant cupidity of the public.

7. The rest was easy. All reasons after the first six usually are to the man who wants to get something for nothing or to the more moderate person who is satisfied with a two-hundred-per-cent profit on his idle money.

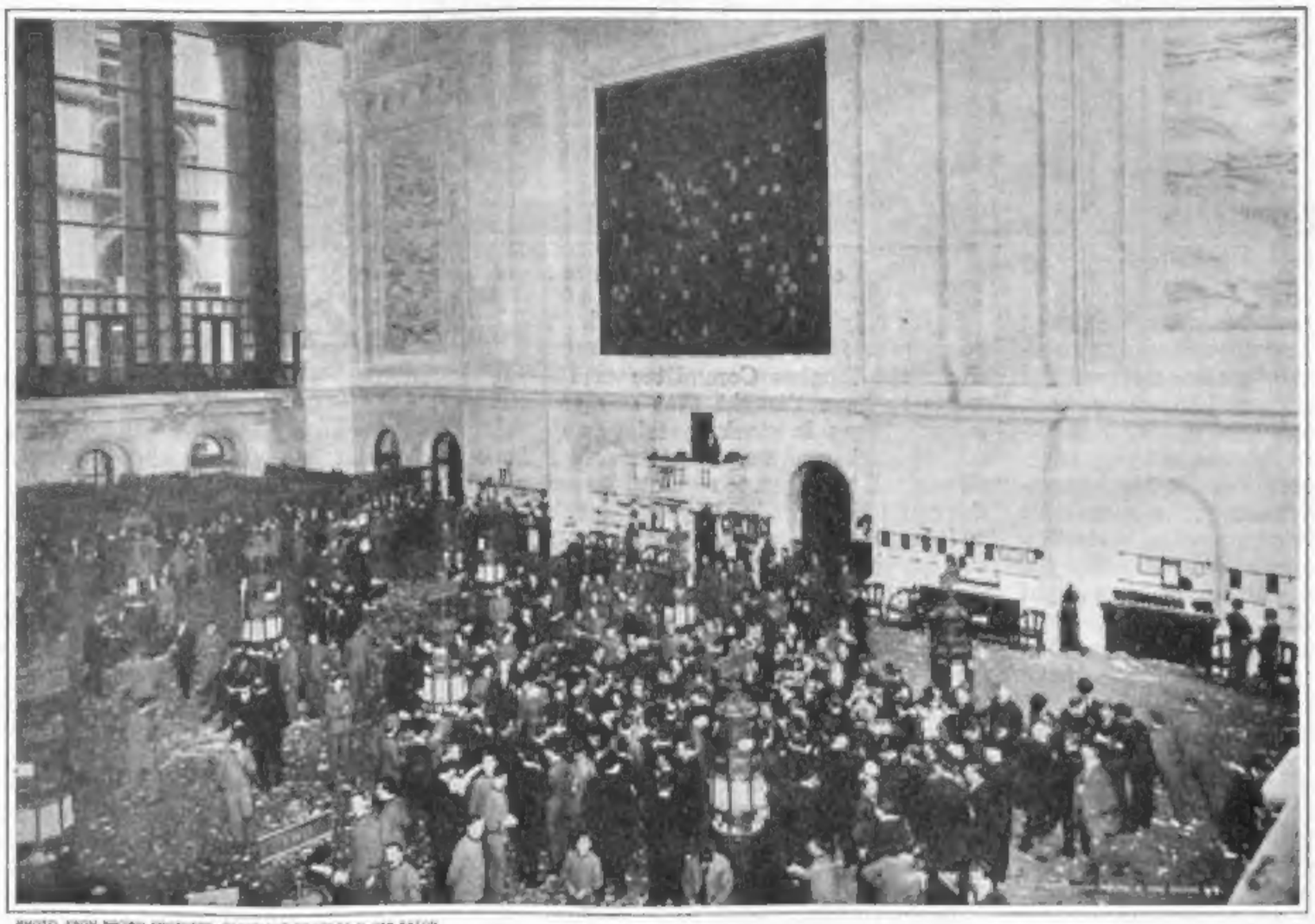


PHOTO. FROM BROWN BROTHERS, COPYRIGHT BY HELEN D. VAN EATON

New York Stock Exchange

Momentous events move so rapidly these days that it is extrahazardous to venture to assume that no radical change in the situation can develop overnight; but it certainly looks as if the public were once more preparing to try to beat the one game that no American, hyphenated or true, has ever been able to beat. The public was popularly believed, not only to have been chastened by past experience, but to have been enlightened by the revelations and exposures of the Lawsons and the Untermyers and the nonlegal muckrakers during the last few years. Yet at this writing you hear sapient youths expressing the old regret in the same old monosyllable—the one word that should be engraved upon the glass dome of every stock ticker in the country—"IF"!

If they had only bought Bethlehem Steel at 40 on a five-point margin and sold it at 300! The vision of great and sudden wealth does not seem to have lost its dazzling effulgence. People hear the same inner voice assuring them that if they had only known how to bet a month ago they would now have a million. Wherefore, it must be wisdom to bet now, so as to get the million a month hence.

The staccato song of the ticker continues to fall on ears that have not been plugged with the cotton of prudence and common sense.

The game is getting people to-day as it always has and as it always will, for besides the greed motive in stock speculation there is also the call of adventure, the fascination of danger that, in turn, begets the curious delusion that a man's profit must always be commensurate with the risk he takes. When a man stands to lose his all he thinks he ought at least to double it. You find this in every business. Even those to whom stock speculation appears immoral or stupid look through equally unreliable telescopes at the colossal fortunes won by the great captains of industry in a short, breathless decade. Those men played the game for all they were worth. It was all they could play it for, because the game itself was not always worth much. To create, to do, to win—that is how and why they played it.

But what makes the game of stock speculation the most dangerous of all is the variety of pleasing disguises it is able to assume. Being born of greed, it feeds on greed and thereby waxes greater. If that were all it did, or if it did this openly, it would not be so dangerous; but besides the additional lure of adventure there is the irresistible appeal to vanity, the challenge to pit your wits against other wits, and even against Nature and the vagaries of the weather and the weaknesses of men. It most often masquerades as a legitimate business operation, subject to and governed by the ordinary rules of ordinary business. Of course, one reason for this is that the buying and selling of stocks do not necessarily constitute gambling. The buying or selling of stocks on margin in expectation of immediate and large profits is probably gambling and nothing else, whether or not you have a scientific system that cannot fail.

In these articles will be considered only the behavior of speculators during bull markets, because the public does not take to bear markets any more than the majority of men are pessimists or left-handed. To be a bear requires what you may call the professional gambler's point of view, and even most stock speculators are not professional gamblers. Incidentally, though the chronic bear is apt to find his reasons for his actions stronger and more logical because more cold-blooded than the reasons natural optimists give to themselves for being bulls, I do not find that men have succeeded in beating the game any oftener on the bear side than on the bull side.

The late Addison Cammack, the greatest of bear operators in Wall Street, after many years of battling and after some spectacular successes and unadvertised failures, did not leave an estate that consisted of the winnings on the bear side. One of his intimate friends told me that if it had not been for fortunate investments Cammack would not have died rich. The late Norman B. Ream, a remarkably able man, whose business judgment was most highly regarded by the late J. Pierpont Morgan, George M. Pullman, and other captains of industry, was the man who first used the phrase "investment short-selling." He coined this when he expounded his theory that wheat should always be sold whenever it crossed a dollar a bushel. He did not think it was possible to corner wheat when every day in the year, in some place or other in this world, wheat was growing—that is, getting ready to "bust the corner." And yet Mr. Ream was as wrong as he could be. If he had acted consistently on his theory he would have gone broke.

It is intended in these articles to prove that the speculator's need is not so much protection against the stock exchanges or against financial thimblerigging or rank manipulation as against his own self. Efforts have been made to legislate out of existence the dangers that beset the path of the average stock speculator; but always without success, and for a very good reason.

The literature on the evils of gambling is extensive and, for the most part, peculiarly uninstructive. That which concerns itself with stock speculation has been especially futile because misleading and always inaccurate in placing the blame. Men will gamble, in or out of gambling houses, and all that the law of the land can do is to make certain forms of gambling difficult or inconvenient, particularly when machinery is indispensable.

Of late years both the state and the Federal governments have made serious well-intentioned attempts to remedy the evils popularly believed to be connected with stock exchanges and similar markets. Governor Hughes, of New York, in 1909 appointed a committee to investigate the question of speculation in securities and commodities, and to report its conclusions to the New York Legislature. This committee reported:

"The problem, wherever speculation is strongly rooted, is to eliminate that which is wasteful and morally destructive while retaining and allowing free play to that which is beneficial. The difficulty in the solution of the problem lies in the practical impossibility of distinguishing what is virtually gambling from legitimate speculation. The most fruitful policy will be found in measures which will lessen speculation by persons not qualified to engage in it. In carrying out such a policy exchanges can accomplish more than legislatures."

This was excellent so far as it went, but not very effective. In studying the causes of speculators' losses the committee apparently defined but two, namely, "buying active securities on small margins and buying unsound securities, paying for them in full." It never seemed to strike the investigating committee that the real cause of loss might be found in the speculator himself.

The committee's report had much to say on short selling, price manipulation, wash sales, matched orders, corners, rehypothecation of securities, examination of books, listing requirements, fictitious trades and the misdeeds of specialists; but, with the exception of a reference to branch offices as a medium for encouraging people to trade in stocks who should not, the committee never once approached the real problem. This, I take it, is: Why do people lose money in stock speculation? Yet the membership of the committee was highly expert, from an economic point of view. It perceived that there was not much wrong with the machinery of the game—not much, at least, that could be remedied by law from the outside. The proof of this is that virtually every recommendation made by the committee was put into effect by the authorities of the Stock Exchange without anyone noticing it particularly. And the game has gone on just the same.

Where the Fault Really Lies

THE second attempt was as unintelligent as it could be, notwithstanding the fact that Mr. Samuel Untermyer was its question-asker. The Pujo Committee held in 1912 and 1913 its spectacular investigation of the Money Trust. The newspapers at the time made plain to everybody that the famous committee had the Stock Exchange on the grill. The spectacle that some of the old Stock Exchange governors made of themselves on the witness stand was indeed pitiable. Mr. Untermyer made monkeys of them, but it was no triumph to be proud of; and, moreover, the legislation proposed by Mr. Untermyer was utterly ridiculous, being nothing but Thomas W. Lawson's famous remedy. The Government was to use its power over the mails to compel the New York Stock Exchange to incorporate, and by the control thus obtained to prevent manipulation. In the hearings before the Senate Banking and Currency Committee, in 1914, this same Mr. Untermyer, in speaking of pool operations and manipulation, said: "I believe that more of the great fortunes have been filched out of the public in that way than in any other known way." (Page 503.)

And again: "There is one overshadowing evil by which the public is fleeced out of many millions of dollars in this manner every year, and that is by manipulation and false excitement upon which they are drawn into the stock market. If you are going to have speculation and short selling let us have it conducted honestly, with all the cards on the table, where a man is not drawn in by rumors that are put out, manipulated pools operated and excitement artificially created, under cover of which the pool sells its stock, the public is drawn in at high prices and the pool and the public is left with the stock to take care of itself as best it can." (Page 515.)

It is difficult to see how Mr. Untermyer could have packed more nonsense into an equal number of words.

PHOTO. FROM BROWN BROTHERS, NEW YORK CITY

Consolidated Exchange in Action

It is really remarkable, almost incredible, that it does not appear from the record that anyone connected with either the Hughes Committee or the Pujo Committee seems to have thought that any cause existed for the public's losses in stock speculation outside of the stock exchanges themselves. They seem to have imagined that all you had to do was to regulate the exchanges, and everything would be well. If you did this the public would make money on its speculations instead of losing it, and everyone would be happy.

If didn't occur to them, but it does occur to me, to ask: "Whose money would the public make in such a case?"

The futility of such investigations as we have had, in so far as they relate to the losses sustained by stock speculators, is due to the fact that no investigator seems to have understood the obvious reason for said losses—to wit, that the game of stock speculation cannot be beaten. It never has been and it never will be. That is the reason why no reform was ever suggested that did or could do any good. It isn't the Stock Exchange that needs reforming, but the customer. The purpose of these articles is:

1. To show that nobody has ever beaten the game of stock speculation.

2. To show why nobody can beat the game of stock speculation.

3. To answer the question so often asked: "Where does the money go that is lost in stock speculation?"

Speculation is defined by the dictionaries as "the investing of money at a risk of loss on the chance of unusual gain"—that is, buying and selling, not in the ordinary course of commerce, but in expectation of a change in values or market rate. Adam Smith, in his Wealth of Nations, declares that "the establishment of any new manufacture, of any new branch of commerce or of any new practice in agriculture is always a speculation from which the projector promises himself extraordinary profit."

Given the uncertainties of life, weather, human emotions and motives, there is probably some foundation for the widespread belief that after all everything in this world is more or less of a gamble. Every pioneer is a speculator; so is every young physician or plumber who starts in business for himself. When Mr. Untermyer asked F. K. Sturgis, a former president of the New York Stock Exchange, whether it was not true that nearly all the business transacted on the Stock Exchange was practically gambling, Mr. Sturgis, strangely enough, failed to make the obvious retort: "What do you call gambling?"

What I mean by the game of stock speculation is the practice of buying or selling stocks in expectation of a profitable change in value. In what we might call the usual forms of speculation—as, for instance, when a retail merchant stocks up heavily in the spring in anticipation of either an unusual demand later on or a rise in the price of the supplies—a man uses what he calls business judgment. He has a more or less solid foundation in the way of knowledge of certain trade conditions acquired after years of study and experience. That is what we might call legitimate, because intelligent, speculation. The reason why stock speculation is often neither legitimate nor intelligent is because the average man indulges in it from totally different motives and never has special knowledge of the conditions affecting that form of speculation.

The "dope sheets" used or available for use in stock speculation are not prepared by the speculator himself out of the fullness of his knowledge and experience. Usually they come from men whose interests do not lie in the direction of the speculators' profits. Later on, in explaining why the game cannot be beaten, I shall go into the subject of motives. Nobody knows what the stock market is going to do or even what it ought to do. Hence, the most valuable asset in all business, which is knowledge, is necessarily absent. Of course it must be plainly understood that in speaking of the game of stock speculation I am treating stock speculation as a continuous performance—as a game; just as gambling in Monte Carlo is a game.

The man who, on his first and only visit to Monaco, goes to the Casino, bets a napoleon on the red, wins, puts his winnings in his pockets, goes away and never again plays *rouge et noir*, cannot be said to have beaten the game. The optimist who goes to Monte Carlo with the firm intention or at least the lively hope of increasing his pile and persists, never beats the game. The little wheel rolls and rolls, and the ball drops into the little compartment that you have picked out for it—at times. But in the end the small percentage in favor of the table beats all men. It is much the same with the stock-ticker game.

We have all heard of friends who quit the game of stock speculation winners. Nothing is so exasperatingly common as the man who smilingly tells you that "Wall Street doesn't owe me anything." Most of us have ridden in automobiles bought and paid for out of a little turn in the Street, and we have sat across the table from fair throats on which glistened pearl necklaces presented to the fortunate possessor by the stock ticker. Nevertheless, after an investigation of months, following many years of experience in Wall Street, I confidently assert that nobody has ever beaten the game of stock speculation who has consistently played it. This applies to big and little speculators, to men who had what they considered knowledge and experience, as well as to the simple little lambs.

When Plutocrats Speculate

YOU cannot expect the head of a commission brokerage house to tell you that he never had a customer who quit a winner. But it is a safe bet that any commission broker, under oath, would admit that he never knew any man who beat the game after playing it consistently. In emphasizing the difference between the man who sometimes quits a winner and the man who beats the game, the reader will understand that the hardest thing in the world is for a winner in any game of hazard to quit while winning. "Beginner's luck" is probably as true in Wall Street as anywhere else. But the man who says "I will quit when I have made a certain sum" is the only man who is trying to beat the game. And the game always beats him.

I have no intention of discouraging the buying or selling of stocks or securities, and I would not be understood as accusing all stock speculators of being ignoramuses or jackasses. But it is no disgrace to lose money in stock speculation, because no man was ever smart enough to beat the unbeatable game. In the course of several years spent in Wall Street as financial writer for one of the New York dailies I made it a practice to collect anecdotes of the big men, both those I knew personally and the old ones from whose friends I obtained interesting stories. Two of Jay Gould's confidential brokers told me that whenever the "Little Wizard" speculated he lost. The Chicago & Northwestern corner cost him over a million, and it took him over a year to work out of it, with all his advantages of great wealth, power, prestige and an extraordinary mind.

The big fortunes of Wall Street have never been made by stock speculation, but in banking or promoting or in the "sure-thing gambling," which, of course, is not strictly gambling since you are playing with marked cards. A very intimate friend of Mr. John D. Rockefeller's told me that the richest man in the world almost invariably lost when he bought or sold stocks for a turn, and the reason why Mr. Rockefeller is to-day a large stockholder in certain corporations is because he would not pocket the speculative loss; but, being patient and very rich, he endeavored to turn

the loss into a profit by becoming an investor—that is, a permanent stockholder. He differed from the average sucker only in magnitude. It is a safe bet he wishes he had never gone into Colorado Fuel.

I have always thought that the late E. H. Harriman, of all the big men in the Street of our time, was the best trader, which is the Wall Street word for speculator. But even he did not try to beat the game in the sense that I use that expression. In his later years, when he was the czar of the Union Pacific, he never speculated in his own stock. What he did was to utilize his knowledge and his enormous financial resources. The inside history of some of his pools, however, would probably show losses as frequently as profits. Men like J. Pierpont Morgan, Jacob H. Schiff, bankers primarily, doubtless indulged in stock speculation; but they always regarded it, not as a game but as an adjunct to their regular business. Their affair was to market securities and not to bet on price fluctuation, although, of course, they bought securities when cheap and probably as often as not sold them at a profit.

Eliminating railroad kings and high financiers, I cannot find that any of the big speculators consistently beat the game of stock speculation. In considering men who were stock speculators first, last and all the time, the foremost name that rises to mind is that of James R. Keene. "Deacon" S. V. White told me once that of all the big operators on the Stock Exchange there never was one the equal of Keene, either for magnitude of operations or for brilliancy of execution. It so happens that Mr. Keene was one of the big men of Wall Street whom I knew well. He will live in the annals of the Street as the greatest of all stock manipulators. The man who has not the mind nor the millions of Keene, and still wishes to beat the game, would do well to consider the career of this remarkable character.

He went to California in the fifties, a frail boy of twelve, but precocious and full of an almost feverish energy. He became by turn a farmer, a cowboy, a miner, a newspaper reporter and proprietor, and later a mining man on the Comstock Lode. From Virginia City, Nevada, he went to San Francisco with $10,000 and an accurate knowledge of the mines and mining conditions in the great lode. He ran his stake up to $150,000 in a few months, speculating in mining stocks. Remember, he was a man with a remarkable mind and a born speculator, besides being a specialist in the mines of the Comstock Lode, a man who knew what he was buying and selling. Within two years he had lost all he had made and a great deal more besides; but he arranged with his creditors to be allowed to join the Mining Exchange, and before long he was the leading mining-stock broker of San Francisco. Within a few years he was a millionaire with a national reputation.

Mr. Keene's Vast Gains and Losses

IN 1876 he came East. He was worth $6,000,000 and was on his way to Europe for his health. He told me this himself, and there is no reason to doubt it. On his trip across the continent he saw with his own eyes what made him a bear on railroad stocks. He didn't go to Europe but remained in New York to speculate. Among other operations he sold short ten thousand shares of New York Central at 110, which he later covered or bought in at a profit of a quarter of a million. He turned—reversed his position—and later bought huge amounts of low-priced railroad stocks in anticipation of the improvement he felt certain was coming. Mr. Keene told me that in 1878 he was worth nine million dollars. Bear in mind that his assets in speculating were a remarkable mind, utter fearlessness and a huge bankroll. He kept at it, lost $7,500,000 in the wheat pool engineered by Rufus Hatch, and although he always said that if he had kept out of wheat he would have made $10,000,000 out of his deals in railroad stocks, the fact remains that he lost all his money—more than a million dollars in the Hannibal and St. Joe corner and in other deals—so that the most brilliant operator in stocks of his time was not only penniless but nearly two million dollars in debt ten years after he had arrived in New York with his six-million-dollar roll.

Mr. Keene had uncommon foresight, lightning rapidity of perception, a strong grasp of essential facts and an unerring judgment of the capacity of his stock-market opponents. His judgment of men in general was doubtless warped by his ignorance of what the nonstock-gambling humanity thinks of men and things away from Wall Street, but he was the most dashing of fighters. He was fearless, but after his early reverses there was always a streak of caution in him which was helped by a remarkably developed instinct of danger. This time and again made him smell the traps that his enemies sometimes laid for him—as, for instance, at the time that the late William C. Whitney and Thomas F. Ryan nearly "got" him in the Third-Avenue corner.

Mr. Keene's financial rehabilitation came when he capitalized his experience and ability and became a hired manipulator. He undertook to create a market for Sugar stock with which the late H. O. Havemeyer had been unable to do more than make a market football. Mr. Keene created a legitimate market for the Sugar Trust securities which had been unvendible for years.

When the big boom came after the first election of William McKinley to the presidency of the United States, Keene found himself in possession of a fairly large gambling roll, greater experience and firm confidence in his knowledge of the technic of stock manipulation, besides a belief in the stupendous prosperity to come. Everybody made money in that most remarkable period of our financial history, and Keene made millions. In 1901 J. Pierpont Morgan intrusted the manipulation of the new United States Steel stocks to Mr. Keene. Next to Mr. Morgan, himself the most picturesque figure in Wall Street, was the same James Robert Keene, who had made and lost millions in trying to beat the game of stock speculation.

Mr. Keene's activities as a manipulator culminated in the Northern Pacific panic, May 9, 1901. After that, for the most part, Keene played a lone hand, and was only moderately successful until he formed his Southern Pacific pool. He endeavored to induce E. H. Harriman to intrust the market manipulation in Southern Pacific to him as Mr. Morgan had done with the United States Steel stocks, but Harriman wasn't that sort of a man. He preferred to do things himself. Therefore he went gunning for Keene.

The Personality of John W. Gates

HARRIMAN was many things besides a stock operator, while Keene was only the greatest stock speculator that ever lived in the United States. Therefore the man who was more than a stock speculator won. Mr. Keene lost very heavily in the Southern Pacific pool, which, by the way, was not a blind gamble but based upon knowledge of conditions and intelligent optimism. Any of the people who lost money in Southern Pacific when Keene told them to buy it would have made a great deal more than they ever hoped if they had become investors instead of speculators, and had held the stock to the present; which proves, incidentally, that being right and having sound judgment are not enough to beat the game.

In the last years of Mr. Keene's life he saw his once huge fortune shrink. He did not die a pauper, but he died almost discredited, and did not leave to his family a tenth of the fortune he would have left had he not tried to beat the one game which he, the most successful of all stock speculators, was never able consistently to beat.

One of the most picturesque figures ever known to Wall Street was that of John W. Gates. The public at large thinks of Gates as a loud, swaggering, reckless gambler, whose favorite expression was "Bet you a million!" Instead, Gates was one of the most typically American men I have ever met, and his biography would come pretty close to being the great American novel—high lights and low lights, good and bad, admirable and sordid at once.

He was not a creator of conditions but a creature of them. His philosophy was always the philosophy of action. He never loved money, but always saw in money the reward of action, of the full utilization of his brain power, whether it was in manufacturing, promoting or betting. He was a hustler, breezy, shrewd, epigrammatic, without fear, mental or physical, a good friend and a first-class foe, knowing his country as few Americans do and, therefore, at home anywhere in the United States. Overawed by nothing, he condensed ten lifetimes in fifty years. His business experience was so varied, his facility for thinking in millions and seeing big was so remarkable, that if ever a man could have beaten the game of speculation it was he. His life from his earliest youth was full of incident and action, and I always loved to talk to him about himself as

(Continued on Page 28)

The Curb Market

PHOTOS, FROM BROWN BROTHERS, NEW YORK CITY

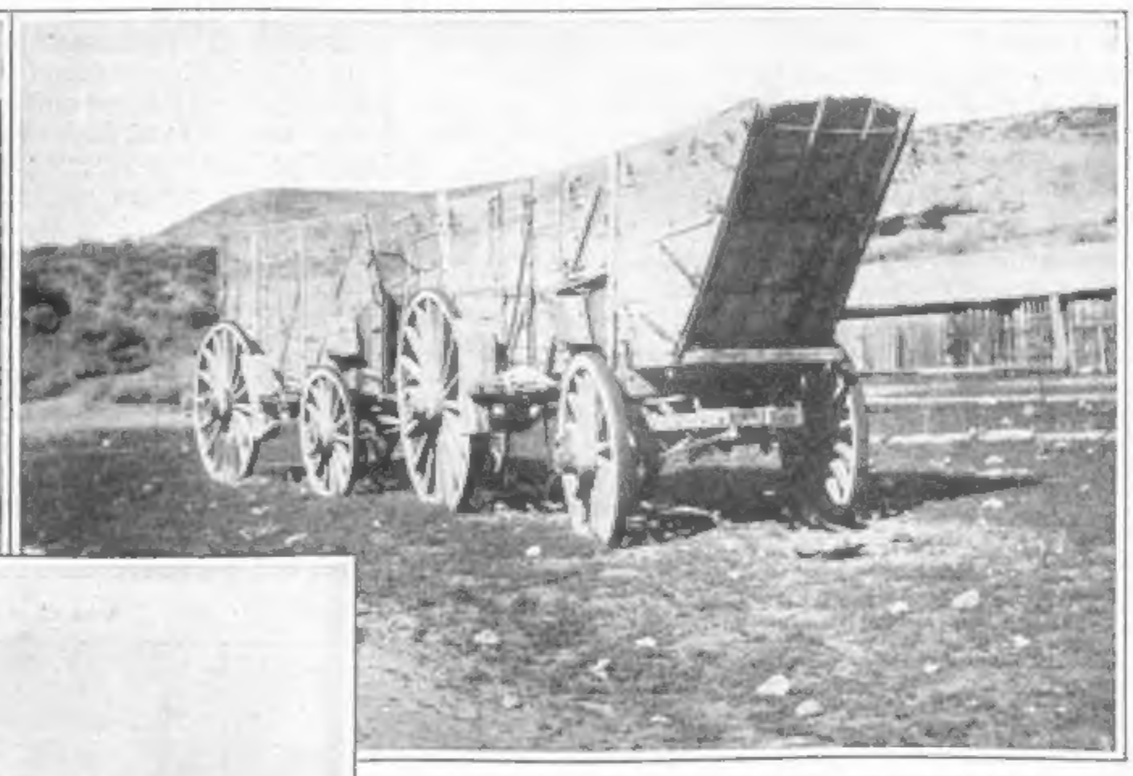
Comfort as Well as Convenience Attends the Daily Operations of the Wall Street Speculator

GHOST CITIES OF THE WEST

THE CAMP OF NINE GRAVEYARDS—EUREKA, NEVADA

By Charles E. Van Loan

Eureka From the Site of the Richmond Refinery



Ore Wagons Once the Pride of Eastern Nevada

Eureka County is most fertile, capable of producing all the cereals and substantial vegetables, while her valleys and cañons send forth in due time an abundance of nutritious grasses—indigenous to the soil—over and upon which the horse, the ox and sheep roam, feed and fatten without restriction. Besides, and of greater monetary importance, her mountains are heavily mineralized, awaiting only the hand and brain of man to bring forth their metals—gold, silver, lead, copper, zinc and iron—to light, usefulness and profit.—*Extract from Eureka County Resuscitant.*

IT WAS a cruel wag from Salt Lake City who said the town of Eureka had graveyards enough to give a decent burial to everything that ever died there, with the single exception of the town itself. Automobilists who plan to drive their cars to the Panama-Pacific International Exposition, by way of the Overland Trail or the Lincoln Highway, will do well to remember that this joke gets more of a laugh in Pioche and Austin than it does in Eureka.

When it comes to the subject of death, Eureka is the least little bit sensitive. True, she has nine graveyards, scattered over the low hills that hem in the town—none of them small and some of them more populous than the county seat in its present state—but she sturdily asserts that in her prime she needed them all; for was she not the second largest town in the state of Nevada? Unquestionably she was. And who can say that she may not need nine graveyards again—that is, if she ever begins shipping ore?

More than that, there was a time when Eureka County laid claim to a greater distinction—namely, second place in ore production among the counties of a mining state. In the words of one of her prominent citizens—and all the citizens of Eureka County are prominent one way or another—"The pennant, set at a hundred and twenty-five million dollars, waves unyieldingly on Retention Mountain"; the second-place pennant, you understand. The first-place pennant flies on Mount Davidson.

The Palmy Days of the Old Camp

THE official record, as obtained in the office of the County Assessor, shows that between 1873 and 1896 the total yield, as arrived at by the amount of bullion tax paid, was $44,241,016.93.

There is usually a slight discrepancy between the round and mouth-filling figures mentioned lightly on a street corner and the official record of a camp's output as preserved by the County Assessor. The sum on the pennant mentioned above is based on the tonnage, the ores that were reduced in Eureka previous to 1873 or shipped to Austin and other points. If there still seems to be a discrepancy it may be charged to civic pride, nowhere more of a virtue than in the Sagebrush State. And then there is another point worth considering:

"Oho! The bullion tax, eh? Who was telling you about that? Well, now, who ever heard of anybody paying the full tax on anything?"

That is what they will say to you if you mention the County Assessor and his books; and, alas! it may be true. And I submit that $44,241,016.93, admittedly the least possible amount, is no picayune.

The First Cabin Built in Eureka

Main Street, Eureka, sentried at both ends by the bare bones of smelters and refineries, idle these twenty-five years, is no longer the scene of gun fights, of bowie-knife duels, of Fourth of July parades, with the "Hooks" and "Knicks" proudly kicking up the dust behind the Union Guard Brass Band. Main Street is a very wide street, as Nevada streets go; but a shortsighted hen is perfectly safe on it these days, unless it be her misfortune to pick out the spot where the baseball team is practicing. There was a time—and not so long ago, either—when Main Street was no place for a hen. And speaking of that baseball club, it has to travel eighty miles to get a game.

Eureka once had some lively daily newspapers and at least one journalist who achieved national fame; but now she is content with a weekly, which is well edited but somewhat lacking in local news items as compared with the boom period. The present editor, who stepped into his father's shoes and began his career on the Sentinel as delivery boy, remembers the days when a route was worth several hundred dollars a month and the gamblers paid twenty-five cents for a copy of the paper, expecting no change. There are no gamblers in Eureka to-day, but the inhabitants are past masters at solo, and take money away from the Duckwater farmers, who only think they know that interesting game.

The twenty-mule teams and towering ore wagons, once the pride of Eastern Nevada, have given place to a narrow-gauge railroad which meanders leisurely northward through the sagebrush, eighty miles to Palisade, where it taps, ever so gently, one of the main arteries of transcontinental traffic. Ordinarily a railroad is a better and cheaper method of transportation than a mule team, but the Slim Princess does not haul any ore these days; and to mention this circumstance is to touch a raw spot. As a matter of fact, the mines of the Eureka District are not producing ore at the present time; but the citizens assert with considerable vehemence that the mines could produce untold quantities of it—if the freight rate to Palisade made it an object. The mining companies and the Slim Princess have been at a deadlock for years, and until that deadlock is broken the ore will remain in the mines. A bitter note creeps into the conversation when Eureka discusses transportation problems.

Speaking of the Slim Princess, the sagebrush humorists have had a great deal of fun with Eureka's narrow-gauge railroad. The Slim Princess, they say, runs on a triweekly schedule—that is to say, she goes to Palisade every week or so and tries to get back the next. This is a slander; but it is a fact that Eureka's citizens do not start for the depot on train day until they see smoke down the cañon and hear the asthmatic cough of the teapot locomotive. They do not expect the Slim Princess until they see her in the distance; and her time schedule is somewhat elastic, allowing for repairs to rolling stock en route.

The great mines of the district, the Richmond and Eureka Consolidated, long ago vanished from the list of stock quotations, leaving behind them the walls of their smelters and refineries and two immense slag dumps, one at each end of Main Street. These unsightly piles add no beauty to the landscape—the Richmond dump is said to contain seven hundred thousand tons and looks every pound of it—but Eureka is convinced that the slag in one of those piles will yield a handsome fortune if ever resmelted by modern processes. Years ago there was hopeful talk of shipping it to Salt Lake City. Eureka is still talking of this, somewhat wistfully by now. They say it is a confounded shame to have a million or so lying round on top of the ground, doing nobody any good.

When Lead Was Three Cents a Pound

THIRTY years ago Eureka was in a position to pick her time for shipment and make the world wait if she saw fit. Once she did this. In 1886 the price of refined lead dropped below three cents a pound and the Richmond Refinery people refused to make shipments at the low figure, electing to hold their lead for better days. The lead accumulated until there was a mountain of it piled at the head of Main Street—a mountain which grew and grew until it influenced the lead market of the world; but in those days Eureka could afford to be cocky. Her record had been one of unbroken prosperity. Life was just one hip-hooray after another; but—will the reader permit another quotation from Eureka County Resuscitant?

"Since Eureka County became an integral part of the state her years have been as changeful as the changeful moon that each night varies. Adversity and prosperity have alternately filled her cup, and her citizens have ever drunk the draught of bitterness with complacence, patience and gracious submission, believing, without doubt in their hearts, that the treasures of her mountains will sooner or later give to them plenty, happiness and contentment, even unto satiety."

This is a very fancy way of saying that Eureka ran out of hip-hooray and boom times into a streak of hard luck.

It was quite a long streak of hard luck, as streaks go. It lasted twenty years, and when it seemed that suffering patience and gracious submission could bear no more the streak suddenly changed and grew worse.

Prosperity filled the cup between 1870 and 1890; but after that adversity took to mixing the drinks for the camp—each one a little bit worse than the one which preceded it.

For the benefit of those who take their narrative sprinkled with names and dates and vital statistics, here is a thumbnail history of Nevada's lead camp:

In 1864 five prospectors set out from Austin, following the Pony Express route eastward to the mountains. On the western slope of the range they found ore that puzzled them; and as they could learn nothing of it by examination they put fragments of it into their camp fire. The result was an immediate flow of whitish metal. The prospectors argued long over it; those who claimed it was silver were told that it was too soft, and those who thought it was lead were told that it was too hard. Both sides were correct—it was a combination of both metals.

The news of the strike created little or no excitement. Nevada, with one eye on the tremendous output of the Comstock Lode, could not be bothered with anything so commonplace as a lead mine with silver trimmings. For several years after discovery the district languished while unsuccessful attempts were made to smelt the silver-lead ore; but in 1869 draft and blast furnaces solved the problem, and the camp of Eureka bounced out on the map of the state as the metropolis of Eastern Nevada, greatly to the disgust of Pioche, which was just beginning to sit up and howl, a day's journey to the southeast.

Foreign capital became interested in the new district. Two mines on Ruby Hill were sold to the Eureka Consolidated Mining Company, of San Francisco, and an English concern, the Richmond Mining Company, bought adjoining property and, with characteristic British thoroughness, set about developing it. The Eureka Consolidated erected its furnaces at the lower end of Main Street, and the big Richmond Refinery went up at the other. In 1875 the Slim Princess came puffing into town from Palisade, linking Eureka to the outside world, and prosperity came in with a whoop and a yell, bringing the nine graveyards with it.

Bright Hopes Snatched Away

THE population of the camp in the seventies and eighties was close to five figures—perhaps eight thousand is a fair estimate. Naturally Eureka attracted the usual number of floaters—the gamblers, the tinhorns, the toughs, the men who lived without work, and the women who lived without shame. The miners came down from Ruby Hill to spend their pay checks royally for anything in the world but the necessaries of life; the camp sported five fire companies, two militia organizations, a brass band or two, and an Opera House that was never dark. Austin took a back seat; Pioche crawled into her shell; and for twenty years Eureka was the whole show and rejoiced in her prominence. Everything was as rosy as a Flemish sunset; and though Eureka could not hope to rival Pioche in the matter of men for breakfast, she had enough to maintain a respectable average. As in Virginia City and elsewhere, nobody doubted the future—good times, they thought, would last forever; but it seems to be true that the more you take out of the ground the less you leave in it.

Late in the eighties Eureka began to sample the bitter draughts mentioned before. It was whispered about that the big ore bodies of the Ruby Hill group were petering out above the water level—that is to say, the rich ore in sight was showing signs of exhaustion. At first Eureka refused to believe this could be true; but in 1889 came confirmation in earnest. The Richmond Refinery cleaned up everything in sight in tidy British fashion and drew its fires.

This was bitter medicine, as the Richmond people had been purchasing quantities of custom ore; but Eureka came back smiling, for was there not another big reduction plant in town? There was until 1891, when the Eureka Consolidated made its last run of ore and went out of business, never to resume. This left the district dependent on the railroad, with no means of treating its product at home—bitterness with a vengeance!

The Slim Princess, of the Narrow Gauge Into Eureka

There was a smelter at Salt Lake City where the work could be done; so Eureka began to ship its ore and for a time survived. Then came the bitter draught that poisoned many a Nevada camp and sent up a howl throughout the West—the slump in the price of silver due to demonetization away back in 1873. If Eureka bore this with complacence and gracious submission she stands alone among silver camps. Listen to her Resuscitant:

"The demonetization of silver, low market value of lead, railroad oppressions, legal controversies and personal enmity between principal owners—all combined—soon led to a cessation of work and further development of her mines. The drill and hammer were laid aside; the blast was no longer heard; the fumes of the furnaces ceased; and Eureka quietly passed into a state of lethargy until awakened about three years ago by new and enterprising men."

This bridges the gap between 1890 and 1909, when the above paragraph was written. The pitiful part of the story is yet to come. In 1909 there was real cause for hope. The new and enterprising men were taking a hand; Eureka was seeing daylight ahead.

Increases in the prices of silver, copper and lead caused outside capital to take a careful look at Eureka, and it was decided that the great bodies of low-grade ore, untouched by the early companies, were worth while. Then, too, the deepest shaft in the district was fourteen hundred feet. Below that was water; but, once pumped out, further operations might bring a bonanza to light. It was remembered and remarked that at a corresponding depth the Big Bonanza was found in the Virginia Consolidated.

The new and enterprising men purchased the Eureka Consolidated and the Richmond mines and merged them into one. They built a new hoisting works above the Locan Shaft on Ruby Hill and installed tons and tons of up-to-the-minute mining machinery. In the mine itself they placed two compound, triple-expansion pumps, capable of coughing up six hundred and fifty gallons of water a minute from a depth of thirteen hundred and fifty feet. They built a stub line from the Eureka depot to Ruby Hill, so that the Slim Princess might operate directly from the shaft to Palisade; and the Sentinel printed a five-column spread entitled Eureka's Bright Future—Past Mineral Yield. Prosperity was at the door—and then came the drink that hurt.

It was water. After every other conceivable form of hard luck and misfortune the elements themselves enlisted against the camp. A cloudburst smote the high hills and a flood came roaring down the cañon, picked up the roadbed of the Slim Princess and distributed it all over the country. The very thing on which the town depended—the connecting link with the Salt Lake smelter—was utterly destroyed, leaving poor Eureka flat on her back in two feet of mud! Low-grade ore in plenty, a first-class hoisting works on Ruby Hill, pumps to empty the Locan Shaft, the prospect of a bonanza below—and overnight she found herself back in the days of the mule teams!

Eureka's Long Wait for Better Days

THEN, just to make it a good one, the local bank failed, tearing the private fortunes of the camp to tatters—and the chain of catastrophe was complete.

It took a long time to rebuild the railroad, and when it was finally completed a new freight schedule was introduced; hence the present deadlock. At the present writing Eureka is waiting for the mining company and the railroad to adjust their differences. She has been waiting a long time now.

The visitor, hearing of past glories, seeing the nine graveyards, examining Eureka for signs of life and finding them not, is hereby warned against the use of the word "dead" in connection with the town. That is the red rag for Eureka's bull. No matter what Ely may say or Austin may intimate, Eureka has not reached the stage where she is unable to sit up and argue with the coroner. The nearest she ever came to admitting death was when she named the paper that has been previously quoted.

Eureka has been dying by inches ever since the furnaces and refineries closed down twenty-five years ago; since the flood her commercial pulsebeat has been all but imperceptible. She may linger on for years to come, but so long as breath remains in the last inhabitant it will not be safe for the stranger to say Eureka is dead.

Ore? They have trainloads of it—not so rich as it used to be, of course, for the old companies got the cream of it; but they only skimmed the top. Nobody knows what lies under the water in the Locan Shaft. So Eureka waits.

A traveling man passed through the town while I was there. It was his first trip, the weather was very warm, the altitude bothered him, there was no ice to be had, his sales did not amount to much, and he had time to listen to the old men on the street corners. He paid them an entirely mistaken compliment before he cranked his roadster and sprinkled us with the dust of his departure.

"The place is dead, but they don't know it," said he. "They can kid themselves along if they like, but they can't kid me. At that I've got to hand it to 'em—they're the greatest boosters in the world!" Thus he proved he knew neither the country nor the people.

There is a type of booster who is a familiar figure in certain portions of the West. He hails from somewhere else and makes so much noise about his adopted land that the natives are sometimes the least little bit ashamed of him. He is the booster who always has something to sell—on a commission basis; as a general thing, the land he loves but does not own. He loves the land with such passionate devotion that he wants the other fellow to own it and love it, too, and tie up to it and stay with it forevermore. He is as enthusiastic as a circus press agent, as convincing as a census report,

Twenty-Mule Team and Ore Wagons on the Main Street, Eureka

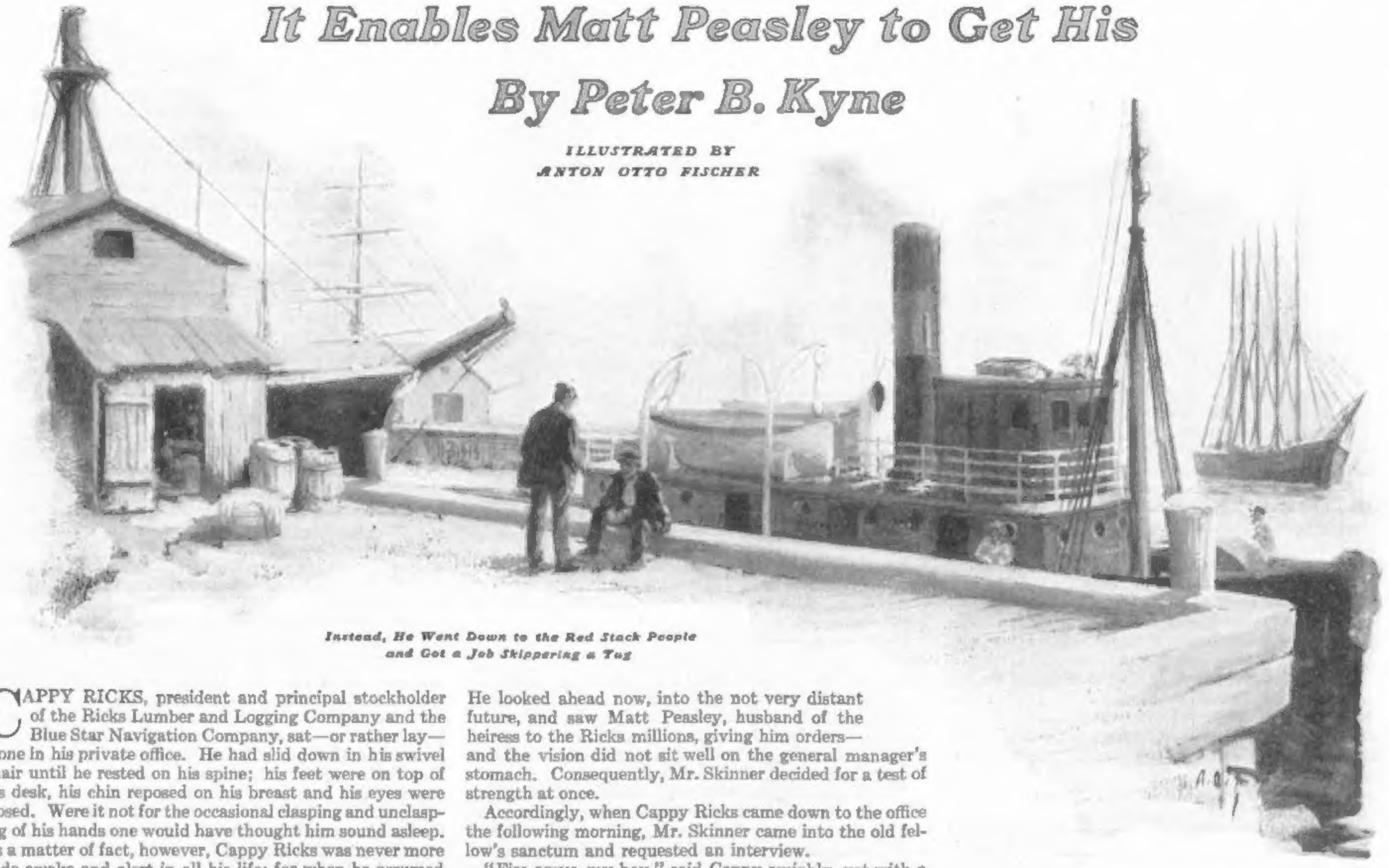
(Continued on Page 30)

SALT-WATER DIPLOMACY

It Enables Matt Peasley to Get His

By Peter B. Kyne

ILLUSTRATED BY
ANTON OTTO FISCHER



Instead, He Went Down to the Red Stack People and Got a Job Skippering a Tug

CAPPY RICKS, president and principal stockholder of the Ricks Lumber and Logging Company and the Blue Star Navigation Company, sat—or rather lay—alone in his private office. He had slid down in his swivel chair until he rested on his spine; his feet were on top of his desk, his chin reposed on his breast and his eyes were closed. Were it not for the occasional clasping and unclasping of his hands one would have thought him sound asleep. As a matter of fact, however, Cappy Ricks was never more wide-awake and alert in all his life; for when he assumed this position it was an infallible sign, known to all his employees, that the old gentleman was wrestling with a mighty problem. Also it was an equally infallible sign that whenever Cappy straightened up after such an executive session with himself, it was better than an even-money bet that very presently things would commence to happen.

The fact of the matter was that Cappy Ricks was confronted with a problem that seemed hopeless of solution along the customary business lines. He could stand pat and declare: "I am the boss, and what I say goes," and immediately victory would be his.

However, there are some victories that are worse than defeats, and Cappy realized this to be the situation in the case at issue. For Cappy Ricks had been served with an ultimatum, and by no less a personage than Mr. Skinner, his trusted and efficient general manager. The latter, having taken a coastwise voyage upon the Blue Star Navigation Company's steam schooner Quickstep, had been manhandled and spirit-crushed by the master thereof, Captain Matt Peasley, who bore him no love. As a result, Matt Peasley had found it expedient to resign by wireless, thus, in the parlance of the sporting extra, beating Mr. Skinner to the punch.

The general manager, however, was not an antagonist to be despised. Realizing that matters had come to an *impasse* between himself and his employer's favorite skipper and prospective son-in-law, Mr. Skinner had decided to assert the dignity of his position as general manager, and accordingly had delivered an ultimatum—to wit, that Matt Peasley could never command another Blue Star vessel while he, Skinner, should remain general manager. Foxy Cappy Ricks, with Machiavellian adroitness, had, therefore, taken advantage of the letter but not the spirit of this ultimatum and had promised to support Skinner in his stand. Never again should Matt Peasley take out a Blue Star ship! No, indeed; Cappy had other plans for that young man. He would make him port captain, and ultimately place him in command of the shipping business of the Blue Star Navigation Company!

Having, as he suspected, disposed of Mr. Skinner's ultimatum, Cappy had hurried home, leaving his general manager a stunned and infuriated man. In this instance, however, Cappy had erred in his strategy. Skinner was calm, cold-blooded, suave, politic and deferential, but in his kind of fight he never bluffed. He never played his hand until he had sufficient trumps to take the odd trick. He looked ahead now, into the not very distant future, and saw Matt Peasley, husband of the heiress to the Ricks millions, giving him orders—and the vision did not sit well on the general manager's stomach. Consequently, Mr. Skinner decided for a test of strength at once.

Accordingly, when Cappy Ricks came down to the office the following morning, Mr. Skinner came into the old fellow's sanctum and requested an interview.

"Fire away, my boy," said Cappy amiably, yet with a queer sinking feeling in his vitals, for he did not like the look in Skinner's eye, and something told him there was blood on the moon.

"With reference to this rowdy, Peasley, whom you tell me you are going to make port captain ——"

"I also told you, Skinner, my boy, that he is to be my son-in-law," Cappy interrupted, like a good general bringing up his heavy artillery prior to ordering a charge. "I beg of you, Skinner, whatever your animosities, to bear in mind the fact that my daughter could not possibly engage herself to a rowdy."

"Out of respect to you and Miss Florence I shall not indulge in personalities, sir," Mr. Skinner replied smilingly, and Cappy shuddered, for Mr. Skinner never smiled in a fight unless he had the situation well in hand. "I have merely called to tell you that I have invested seventy-five cents of my salary in a stout hickory pick-handle, and the next time Captain Matt Peasley enters my office I shall test the quality of the said pick-handle over his head. I don't care if he is engaged to your daughter; the minute you bring that man into this office I go out. You shall have my resignation instantly. That decision, Mr. Ricks, is final and irrevocable." And without giving Cappy an instant for argument Mr. Skinner bowed himself out.

A month had now passed and Cappy Ricks was still minus his port captain; Mr. Skinner was still strongly intrenched in his job as general manager. It was a hard hand to beat, for the fact of the matter was that Cappy Ricks simply could not afford to dispense with Mr. Skinner. The man was too honest, too conscientious, too industrious, too brilliant, too efficient, not to be reckoned with. To part with Skinner was like parting with a dividend-producing gold mine; it was equivalent to unloading on Cappy's shoulders again the burden of work and worry that would have killed him ten years ago had he not surrendered it to Skinner, who handled it as a juggler handles nine balls. Moreover, Skinner knew all of the business secrets of the Ricks Lumber and Logging Company and the Blue Star Navigation Company—why, he was an integral part of the business; and, lastly, Cappy was fond of the man.

Skinner had come to him as office boy at the tender age of ten—and that was twenty-five years before. A daily association for twenty-five years would make a human being like Cappy fond of the devil himself; and, barring the fact that he was cold-blooded, Skinner was a fairly likable chap, and devoted, body and soul, to Cappy Ricks. The longer Cappy pondered the thought of asserting his authority as boss and defying Skinner, the more impossible the alternative became. Also the longer he thought of having Matt Peasley kept out of the business by Skinner, the higher rose his gorge, for Cappy had yearned for a son like Matt Peasley and been denied. Now when he had planned successfully to do the next best thing and have Matt for a son-in-law, to be blocked by Skinner was unbearable. All Cappy could do was to search vainly for an "out," and in the interim, whenever he met Matt Peasley at his home, he carefully avoided all reference to Matt's future in the Blue Star employ—for which, by the way, Matt was eternally grateful. He did not care to talk business with Cappy for a month as yet. He was too happy with Cappy's daughter.

Another month passed. Cappy grew thin and lost his relish for his food. Then Florence, being a woman, began to see, looming out of the rose-tinted mist of her happy dreams, a huge interrogation mark.

She wondered what her father intended doing for her future husband; and since she was accustomed to bossing her parent she spoke to Cappy about it, thereby increasing his mental agony.

About the same time Matt Peasley commenced to wonder also, but forbore to mention the subject to Cappy. Instead, he went down to the Red Stack people and got himself a job skippering a tug; and great was his joy thereat, for the wages were fully as good as he had enjoyed on the Quickstep, and he was enabled to spend nearly every night in port. The two months of idleness, albeit the happiest he had ever known, had commenced to pall on him, and he wanted to be up and doing once more. Also, being a man, he sensed something of the embarrassment of Cappy's position, and, manlike, decided to relieve the old fellow of that embarrassment. Matt concluded that he would retain his job as master of the tug Sea Fox for a few months—say six—and then ask Cappy Ricks for twenty thousand dollars, which amount would by that time be to his credit on the Blue Star books by reason of his half-interest in the seventy-five-dollar-a-day profit he and Cappy had annexed when rechartering the steamer Unicorn. With that amount of money in hand, plus the savings from his salary, he planned to marry Cappy's daughter and go into business for himself as a ship, freight and marine insurance broker.

Mr. Skinner heard of Matt Peasley's appointment as master of the tug Sea Fox several hours before the same information reached Matt himself. The general manager of the tugboat company, scanning Matt's application and having a vacancy to fill, called up Mr. Skinner.

"Say, Skinner," he said, "I have an application for a job as master for one of our tugs from Captain Matthew Peasley. He tells me he was a couple of years under the Blue Star flag, from A. B. to master of steam and sail, with an unlimited license. Is he a good man?"

"We never had a more capable skipper in our employ," said Mr. Skinner truthfully.

"Why did you let him go then?"

"He resigned."

"Under fire?"

"No, he quit voluntarily."

"Honest?"

"Very."

"Then what's wrong with him?"

"He doesn't like me But he's capable and fearless and a devil on wheels. He'll take a ship anywhere and bring her out again whole."

"Then he's my huckleberry. That's the kind of man for a tugboat skipper," was the reply, and Matt Peasley had the job, greatly to the joy of Mr. Skinner, who realized now that his ultimatum to Cappy Ricks had been a knockout blow. Cappy had surrendered, and the rowdy Matt, having given up hope of a snug berth as port captain of the Blue Star Navigation Company, had in despair sought a job with a tugboat company.

Mr. Skinner was so happy he shelved his office dignity long enough to whistle a popular ballad that had been running through his mind of late. All too gladly had he recommended Matt Peasley for that tugboat job! He would have employed anything, short of dishonorable methods, to rid the Blue Star of that incubus!

Cappy Ricks almost wept with rage when his daughter informed him that Matt had gone back to salt water. She was a little indignant over it, and demanded a show-down from her unhappy father, who looked at her miserably and said he'd think it over. He was still thinking it over at the time this story opens.

II

PRESENTLY Cappy Ricks quivered; his eyes came wide open, likewise his mouth. "What a sublimated jackass I was not to think of it long ago," he soliloquized. His thin shanks came down from the desk and he sat up like a jack-in-the-box. Viciously he jabbed the push-button, and a youth appeared as if by magic.

"Send in Mr. Hankins, sonny," Cappy ordered.

Mr. Hankins was the cashier; also secretary of all of Cappy's companies, of which Mr. Skinner was first vice president. He entered and stood deferentially beside Cappy's desk.

"Hankins, my dear boy, bring me the stock certificates for my holdings in the Ricks Lumber and Logging Company and the Blue Star Navigation Company. I am going to indorse them, after which I wish you would reissue the stock to me, less one hundred shares of each in the name of Mr. Skinner. Say nothing to Mr. Skinner about this, and bring the new certificates to me immediately."

When Hankins had complied with his request Cappy Ricks placed the Skinner certificates in his pocket and went uptown to the office of his attorney. He returned to his office within an hour and immediately sent for Mr. Skinner.

"Skinner, my dear boy," began Cappy affably, "sit down. I want to have a very serious talk with you."

"Nothing wrong, I trust," Skinner began apprehensively, for Cappy's air was very portentous.

"If there were," Cappy snapped, "you wouldn't be here to-day. Some other fellow would be holding down your job and, I dare say, giving poor satisfaction—by the way, my dear Skinner, something which you have never done."

Mr. Skinner flushed pleasurably and thanked his employer.

"Twenty-five years ago to-day," Cappy continued, "you entered my employ as a spindle-legged office boy. To-day you are my general manager, and a rattling good one, too, even if we do have our little run-in together ever so often. We mustn't pay any attention to that, however, for a fight is good for a man, Skinner. I maintain that it brings out all of his virtues and vices where one can have an unobstructed view of them. However, passing that, I decided a long time ago, Skinner, that you are entitled to more than a mere salary ——"

"My salary has been eminently satisfactory, sir——" Mr. Skinner began.

"Don't be an ass, Skinner," Cappy interrupted tartly. "I wouldn't give two hoots in hell for a satisfied man, unless he's his own man—understand. You should have a more vital interest in the Ricks Lumber and Logging Company and the Blue Star Navigation Company. We always make our skippers own a piece of the vessels they command, so they will not be tempted to rob us, for in robbing us they rob themselves. Consequently, thinking it over, Skinner, I have decided to make you own a piece of both the companies you manage, not because you may rob them but because I want to reward you for faithful service. I had planned to do this in my will, but I feel so healthy lately I think I'll live a long time yet, and there isn't any real sense in keeping you waiting. What is the book valuation of the Ricks L. & L. stock?"

"Three hundred eighty-seven thirteen, according to the last annual report," replied Skinner glibly. His eyes glistened.

"And the Blue Star stock?"

"Four hundred thirty-two twenty-seven."

"Humph! Harump-h-h! It will be worth more when the Panama Canal is opened. We'll have a crack at the Atlantic Seaboard market with our Pacific Coast lumber, and the water freight will knock the rail rate silly. Besides, I'm going to buy up a couple of large freighters, or build them, and that stock of yours will pay dividends then. I'll soak you four hundred per share for the Blue Star stock. Is that satisfactory?"

Nobody knew better than Mr. Skinner the fact that the Blue Star stock at the book valuation was appraised very conservatively. He nodded.

"Lumber market's up and down, down and up, and we never know where we stand. Give you that at two-fifty a share. Want it?"

"I should say I do!" Skinner gasped.

"Then you owe me sixty-five thousand dollars. I'll take your promissory note for it at five per cent, and you can pay the note out of your salary and the dividends. You'll be in the clear in ten years at the very latest; the stock I'm selling you now will be worth a hundred thousand with your management. Here's the contract, which embodies a promissory note. Sign it, indorse the stock to me to secure the payment of the note, and then clear out of here. Not a peep out of you, sir, not a peep. If you say 'Thank you' I'll change my mind about selling."

Mr. Skinner's hand trembled a little as he wrote his name across the backs of the stock certificates and appended the same clear, concise signature to the note. Silently he wrung Cappy's hand.

"Get out," rasped Cappy. Mr. Skinner got out.

III

FOUR more months passed, and peace reigned in the offices of the Blue Star Navigation Company. Matt Peasley's name had never been mentioned in Mr. Skinner's presence since that dark day when he had ventured, for the first time in his career, to lay down the law to Cappy Ricks. The pick-handle still reposed behind Skinner's desk, but that was merely because he had forgotten all about it, and nobody ever touched any of his property without his permission. Not once had Matt Peasley's cheerful countenance darkened the Skinner horizon.

This, then, was the condition of affairs when the office boy carried to Mr. Skinner a piece of disquieting information—to wit, that Captain Matt Peasley was without and desired to hold speech with Mr. Ricks.

"Tell him Mr. Ricks is too busy to see him," Skinner ordered. Not having heard anything of Matt for six months he concluded that the latter's affair with the boss' daughter had languished and died a natural death; hence he felt that he could defy Matt with impunity. Judge of his surprise, therefore, when a heavy hand was laid on his shoulder a minute later and Matt Peasley stood glaring down at him.

"Well, sir!" said Skinner coolly.

"I heard you had a pick-handle waiting here for me," Matt replied evenly, "so I just dropped in to tell you that if you ever pull a pick-handle on me I'll take it away from you and ram it down your throat. That's all I have to say to you. If, the next time I call, at Mr. Ricks' invitation, to see him, you intercept my message and try to block my game ——"

The great Peasley hand closed over Mr. Skinner's neck and felt of it tentatively.

"Ouch!" gasped Mr. Skinner.

"Admit the brother," Matt called to an imaginary sentry behind Cappy's door. "He has given the password. The lodge has been duly opened and we are now ready for business."

He smiled at Mr. Skinner and passed on into Cappy Ricks' office.

"Well, Matt," the latter hailed him pleasantly, "it's been a long time since I've seen you in this office."

"And it'll be a long time till you see me here again, sir," Matt retorted pleasantly. "I was about to call on you when your message reached me, asking me to call on you. So suppose you tell me your business first. Then I'll tell you mine."

"No, you won't, Matt," Cappy challenged him, "because

"Hey, You! What D'ye Mean to Do? Back Into Her? Full Speed Ahead! Quick!"

hereafter you're not going to have any business unless I have a finger in it too. Matt, my son, do you recall the day you quit the Quickstep?"

"With pleasure," Matt assured him whimsically.

"You're vindictive; but no matter. Skinner declared you should never again command a Blue Star ship while he was in my employ, and I said, by George, that was right - you shouldn't. I said I was going to make you our port captain, and eventually place you in charge of the shipping after I had broken you in."

"I have a curiosity, sir, to know why you didn't go through with that program."

"Skinner wouldn't let me—said he'd quit if I did, and I just couldn't afford to lose him, Matt. However, I have all that fixed up now, so you quit that tugboat job of yours and come to work here as soon as you can. I could have put you to work three months ago, right after I sewed Skinner up, but I thought I'd wait a little while just to save poor Skinner's face." Cappy commenced to chuckle softly. "In-fer-nal rascal!" he declared. "He had me where the hair is short, Matt; he had me where I dassen't defy my own general manager! Yes, sir, that was the long and the short of it. I dassen't call his bluff, because he doesn't bluff worth a cent, and I happen to know some of my competitors would like to get him away from me. A good man is always in demand, Matt; never forget that. You see, Skinner has been carrying the burden of this business for the past ten years practically, and he threatened to toss that burden back on me. Well, if he had, Matt, I just couldn't have carried it without competent help—and by the time I had competent help broken in they'd be measuring me for a tombstone."

"How did you whip him into line?" Matt demanded.

"Like shooting fish in a bathtub," Cappy chuckled. "I just sold Mr. Skinner part of that burden, and now he has to carry it all until he dies, because if he drops it he loses what I sold him. Only one way to whip that boy into line, Matt, and that is to pelt him with dollars."

"But I do not see how that affects me," Matt answered.

"You don't, eh? Why, you're the port captain of the Blue Star Navigation Company, you—you—you bonehead, and Skinner has to stand for you now whether he likes it or not. He'll not sacrifice his future to vent his grudge against you, because he is a business man, Matt, and he knows it's mighty poor business to bite off his nose to spite his face. So you just come to work."

Matt Peasley beamed across at his future father-in-law.

"That was well done, sir," he said, "and I wish I had known you were going to do it. I would have saved you the trouble, because, you see, I never intended to go to work for you in this office anyhow."

"The devil you say!" Cappy interrupted. "Well, you just put some reverse English on those intentions of yours, my boy. I know what's good for you."

But Matt Peasley only shook his head.

"I can't do it, sir," he said. "While deeply appreciative of all you want to do for me, the fact is, if I'm going to marry your daughter—and I am—I'm not going to do it on your money and be dependent upon you for a job. I'll be my own man, Mr. Ricks. I never ask odds of any man, and I don't like to work for a relative."

"Damn your Yankee independence," snapped Cappy angrily. "Why do you oppose me?"

"Because I'll not have anybody saying: 'There goes Matt Peasley. He fell into a good thing. Yes, indeed! Used to be a common A. B. until Alden P. Ricks' daughter fell in love with him—and of course he went right up the line in the Blue Star Navigation Company. He's a lucky stiff.'"

"What do you care what people say? I know what I want."

"I do care what they say, and I care what I feel. I want to fight my own way. I want to make a wad of money and build up a business of my own ——"

"You're crazy! Why, here's one ready-made, and it will stand all kinds of building up ——"

"Then let Skinner build it. I'll build my own. I do not want anybody to think I married your daughter for your money."

"Matt, you poor, chuckleheaded boy, listen to me. I intended doing for you ——"

"And that," roared Matt Peasley, smiting the desk, "is the very reason why I shall not permit you to do anything for me. That's final, Mr. Ricks. I hope you will realize it's useless to argue with me."

"I ought to by this time," Cappy replied bitterly. "Very well, I've told you my business with you. Suppose you state your business with me."

"I'd like to draw twenty thousand dollars from my credit on the Blue Star books."

"Huh! So you want to dig into that money the rechar-ter of the Unicorn is bringing you, eh, Matt?"

"If you can spare it, Mr. Ricks."

"Of course I can spare it—only I'll not. If you want that money, Matt, sue for it; and since you haven't any documents to prove you have it coming to you, I suppose you will agree with me that a suit would be a useless expenditure of time, money and energy."

"Then you will not give me the money, sir?" Matt Peasley demanded.

"Not a red," said Cappy calmly. "We've fought this whole matter out before, so why argue?"

"Why, indeed," Matt answered, and reached for his hat. He was fighting mad and desired to go away before he quarreled with Cappy.

"I'll go downstairs to the cigar stand and shake you the dice, one flop, to see whether you go into business for yourself or come to work for me," Cappy pleaded desperately.

Matt came to him and placed his great hands on the old man's shoulder.

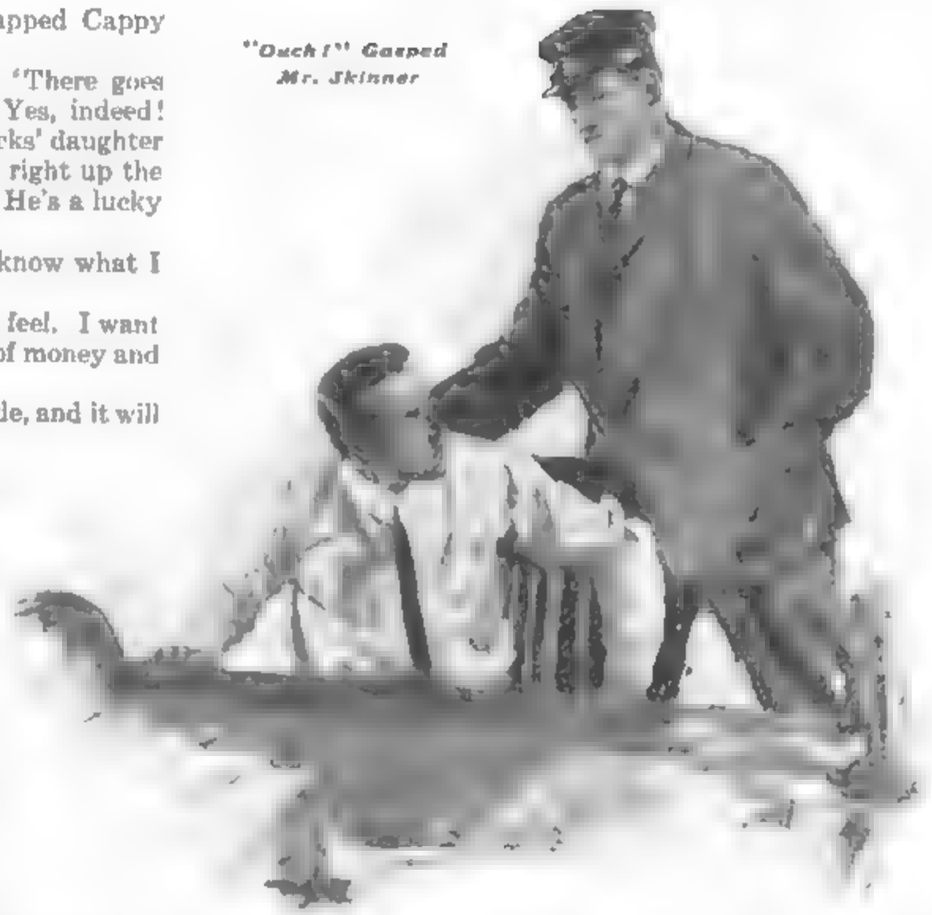
"You're the finest man I ever knew, Mr. Ricks," he said, "and you're the meanest man I ever knew, so I'll not shake dice with you. You're too fond of having your own way ——"

"Yes, and you're the same, blast you!" Cappy shrilled, losing his temper entirely. "Wait till you're my age. There won't be any standing you at all. Get out!"

II

THE barkentine Retriever, lumber laden from Astoria to San Francisco, lay under the lee of Point Reyes in a dead calm. It was a beautiful, moonlit night, with the sea as smooth as a fishpond, and Captain Michael Murphy, albeit a trifle surprised at his proximity to the California coast—the result of three days and nights of thick fog, which had suddenly lifted—was not particularly worried. At eight o'clock he turned in, after warning the mate to call him in case the Retriever should drift inshore.

"You're a Thief!" Yelled Murphy



"Ouch!" Gasped Mr. Skinner

"Never fear, sir," the mate replied. "We'll have a puff of wind about daylight at the latest, and the current sets north and south here rather than toward the beach."

For two hours after Captain Murphy had retired the Retriever rose and fell gently on the slightest swell, her booms and yards swinging idly amidships, her sails and cordage slatting listlessly as the vessel rolled.

Suddenly the lookout shouted: "Steamer on the port bow!" and the mate, following the direction indicated, made out the red and green sidelights and the single white light at the short masthead of the approaching vessel.

"Tug," he announced to the man at the wheel. "Good enough! The lookout at Point Reyes reported us, and the owners have sent a tug out to snake us in."

The mate's prognostication was correct in some particulars, for in about half an hour the tug steamed slowly alongside the Retriever and hailed her.

"Barkentine, ahoy!"

"Ahoy! Retriever, of the Blue Star, Astoria for San Francisco."

"Sea Fox, of the Red Stack Line. Is Captain Murphy on deck?"

"No, but I'll send for him," the mate shouted, and forthwith sent a man below to rout out the skipper. When Murphy came on deck and hailed the tug he nearly fainted at the information that came floating across the water.

"Murphy, this is Matt Peasley speaking."

"Not Matt Peasley that used to command this old box ——"

"Don't speak disrespectfully of my first command, Mike ——"

"And you're only a tug captain—a dirty, thieving, piratical towboat man, holding up every honest skipper that pokes his nose into San Francisco Bay. Matt, I'm ashamed of you. How are you anyhow?"

"Fine, Mike. Want a tow?"

"I don't need one; I'll have a bit of breeze before long. I'm independent of you!"

The tug crept in closer. "Don't be foolish, Mike; better let me slip you a line."

"How much will it cost, Matt? None of your highway robbery now. Be easy on the Retriever for old sake's sake."

"A thousand dollars," Matt Peasley answered pleasantly, and was rewarded with a volley of oaths from Mike Murphy and his crew.

"You're a thief!" yelled Murphy.

"And you're a fool, Mike. You're not more than two miles off the breakers, you're in a calm that may last two days, and when the tide is at the flood you'll set in on the beach as sure as death and taxes—and then I'll have a salvage job that will cost your owners not one thousand but ten."

"You go to the devil!" was Murphy's reply to this, and the Sea Fox dropped astern and came round on the starboard bow of the Retriever. In she backed, a foot at a time, and Captain Murphy, up on the topgallant fo'castle, was within easy conversational distance of Matt Peasley, standing on the grating at the stern of the Sea Fox.

"Better grab this heaving line, Mike," Matt suggested.

"Come aboard and have a drink, Matt, but leave your line behind you," Murphy answered hospitably.

The Sea Fox drifted down fifteen or twenty feet, swung slowly, headed out to sea, and then backed gingerly in until her stern was within a few feet of the side of the Retriever.

"Hey, you! What d'ye mean to do? Back into her?" yelled Captain Peasley. "Full speed ahead! Quick!"

(Continued on Page 36)

THE GROUCH

By IDA M. EVANS

ILLUSTRATED BY HENRY RALEIGH

ALBERT BOKINS, credit man of the Elite Wholesale Millinery House, was a grouch—a congenital grouch, was the popular impression. Errand boys hated him. Telephone girls detested him. Stenographers complained that his harsh voice curdled the ink on their typewriter ribbons. Customers loathed him, singly and *en masse*. But when he shouted "Boy!" every boy from ten floors came on a dead run. When he said sharply, "Central!" there came a meek, begging "Pardon me, sir; it was my mistake. Here is your number, sir." Stenographers made their complaints in a whisper, first looking cautiously round to be sure he had gone to lunch. And customers, no matter how excellently they were rated in Dun's, spoke to him with deep and unvarying respect. Among employees and customers of the Elite House it was a stock threat: "Bokins'll get you if you don't watch out!"

He was a tall, rather spare man with a grave, angular face; a very ordinary-looking man—not prepossessing, yet not unprepossessing had it not been for his hair, which was reddish-yellow, streaked coarsely with brown. On a woman such a blend may be made attractive, even beautiful, with the help perhaps of a dash of henna or washing soda—especially if her eyes happen to be gray shot with green. On a man, however, such a blend means hideosity—especially when his nose is pugnaciously broad at nostril and his eyes are the cold, critical gray that Albert Bokins' eyes were.

There were customers of the Elite House who openly said they would rather take a cold plunge any time than look straight into those cold gray eyes.

About the only people who really liked him or his eyes were the stockholders of the Elite. They admired him and all his features as fervently as British possessors of heirloom jewels admire the vaults of the Bank of England. They had good reason to. To them he was worth his weight—as they admitted—in gold or white sapphires.

"Do You Happen to Know the Number of Failures Annually in the Millinery Business?"

If home is where the heart is, Bokins' home was the neat, bronze-grilled booth that held his desk and the debit and credit accounts of the Elite Company. Bokins' heart was supposed to be, though, not a heart at all, but a memory for figures, feathers and faces. Joined to that memory and surrounding it, as a pumpkin shell joins and surrounds its pulp, was a gift of foresight positively uncanny—it was so far-reaching and so unerring. Tucked away under that ugly reddish-yellow shock of coarse hair was a wonderful, almost diabolic, understanding of the financial, moral and mental status of all persons connected with the millinery trade of the Middle West.

Bokins was known to have a room somewhere in which he slept; he wore good clothes, ready-made but not low-priced; and in the various moderate-priced lunch rooms round the wholesale millinery district he had been seen eating real food like other men—but he was not regarded as really a human being. He could add effect to cause and deduce cause from effect with a weird sureness that in the fifteenth century would have caused him—declared Richards who had the Dakota territory—to be burned as a witch.

Bokins could pick spurious excess-baggage items out of an expense account faster even than old, experienced traveling men like Richards and Holt could write them down.

Bokins knew a year beforehand that old Mrs. Schomack, of Lincoln Avenue, was preparing to commit bankruptcy because she was going back to the old country to spend the rest of her days, and thought she might as well take along as many good American dollars as possible. And so, though she reproached him—"After the thousands of dollars I've paid the Elite!"—and though she stormed at him—"After all the years I've bought at the Elite!"—he was adamant. So she sailed across the street; and the Famous Hat House over there, jumping at the supposed chance to steal one of the Elite's regular customers, suffered the loss of the stock that she needed for her last season in the land of the free.

He knew somehow when Beinmun Brothers, of Toledo, took a disastrous secret flyer in the Montana Princess Silver Mine Company. And though, in the year following that flyer, every other wholesale millinery house along Michigan Avenue was stung—oh, beautifully stung, for in thirty years past the Beinmuns had built up a beautiful credit—the Elite was able to smile quite blandly.

Somehow he knew that wrinkled, crafty, crabbed Mrs. Gringer, of Naomi, Ohio, kept exactly ten thousand dollars in a ribbed-cotton, fleece-lined, elastic-secured bank. And though not a bank cashier in all the United States was familiar with her labored signature, Bokins shipped her all the goods she asked for; and he never even mentioned the time of payment.

When the Carlson Sisters, of Council Bluffs, capable women, with smooth, clean hair, straight shoulders and tired eyes, walked in to him and bluntly said they must go to the wall unless he financed them for a while, he must have somehow divined—for they were too bitterly proud to tell him—that an embezzling brother had needed all their capital. "Go ahead and buy!" he said unemotionally.

And just as unemotionally he said "Go ahead and buy!" to Jicky McKown when that black-mustached young gentleman touchingly related a sad story of misfortune, including fire, burglary, funeral expenses for distant relatives, and so on. But when Jicky brightly started out of the office Bokins unemotionally threw after him: "But don't forget the penalty for getting goods under false pretenses!" Jicky paused, nervously licked his lips, and decided that he did not want to buy anyway.

And when Adelina Brown, of Rockford, pretty but overdressed, breezed in and, with well-assumed nonchalance, confided that, though she still owed a large trifle on last year's account, she would like sixty days on twelve hundred dollars' worth of new goods, Bokins cast one short, cold, appraising look on her frilled réséda linen gown, her twelve-dollar réséda shoes, her sixteen-dollar réséda leather hand bag, and said: "You may have thirty days on five hundred dollars' worth!"—Adelina started to pout—started to murmur something crushing about the Famous Hat House being just over the way. But she did not finish what she started. Those cold gray eyes stopped her. Instead she shrugged offended acquiescence, breezed out with well-assumed nonchalance, and demanded of her friend Lulu Metts, of Springfield: "Is it any of his business that these shoes aren't paid for? And how could he guess?" Lulu, who was pretty but underdressed, and who had had her own disquieting interview anent bills unpaid that should have been paid some ninety days back, responded bitterly: "My dear, that man's too mean to live! Let's take the street hats first."

And so, all things considered, Mattie Durry, saleswoman in the Elite trimmed-hat section, should have known better than to expect him to supplement her few hundred dollars of cash with several hundred dollars of credit, and so assist her to realize a long and wistfully cherished dream of having her own store.

Mattie Durry was a dumpy, diffident woman, over thirty years old. Precisely how very far over she had never considered it necessary to state. And, as a matter of fact, there was no one in all the twelve floors of the Elite who cared enough about Mattie to be curious.

Nor was there anyone who cared to count how many years it had been since Mattie had been a little, dumpy, diffident errand girl at three dollars a week. There were not many at the Elite who could remember so remote a date. Mattie herself did not like to remember. She had always been a fixture, it seemed to herself and to others as well, in those green-velvet-carpeted salesrooms.

Many other saleswomen had come and gone. Styles had bloomed and faded. Summer straws had followed winter plush, and winter plush had succeeded summer straws so many times that Mattie had lost count. She remembered that fine-pressed sailors, banded mannishly with ribbon, were the rage the spring her mother died; that taupe satin brims as wide as cart wheels held the throne the winter her father, a tired old bookkeeper, closed his final ledger. And the autumn her only brother married and went West to live the first willow plume curled its slovenly tendrils over the country. There had been only Mattie and the brother. So then she went to a boarding house; and ever since her life had been, except for the daily eight-to-six sales routine, as uneventful as empty stock shelves.

She was a faithful employee to the Elite, and an excellent saleswoman, so far as deportment, courtesy, punctuality, penmanship, orthography and grammar were concerned. In every one of those branches she got one hundred. Mattie was never late, never reported for impertinence; she never refused to work overtime; she never took forty extra minutes for lunch while a customer impatiently waited on a settee in the reception room; she never slipped off to the rest room to fix her hair or skim through a magazine story or munch a bag of salted peanuts, like some girls. Mattie Durry's brown hair was always neatly arranged before she came to work in the morning; and in that estimable state of neatness it remained untouched all day until she returned at night to her boarding house. Mattie belonged to a fast-disappearing, old-fashioned class which does not consider it honest to frivol away time for which a firm is paying.

And for this honesty, and her industry and politeness, she got her reward. The initial three-dollar salary grew, in the course of eighteen years or more, to fourteen dollars.

It sometimes puzzled her that Georgine Wurnecke, in the same department, should get twenty-two dollars a week. Georgine was a young, handsome, chic-gowned bundle of misdemeanors who could not spell Evanston and thought that Nebraska was in St. Louis. She was late at least three mornings a week; she often slipped home twenty minutes before closing time, bribing one of the errand girls to punch her number on the time clock. At least ten times a day she purloined time from the firm by retreating to the rest room, or that more secluded spot, the stock room, there to powder her nose leisurely, or to fix her handsome black hair, or to read the noon edition, or to eat a sandwich that she had bribed an errand boy to sneak out and buy for her.

As for her industry, when she had to dust show cases she openly sulked and threatened to quit her job on the spot! She was impudent to Hagill, the manager, and she rudely contradicted customers, which was strictly against the rules of the house.

True, Georgine's sales were large; in a week she sold more than Mattie Durry sold in a month. So did Saidie O'Brien, who got twenty-four dollars a week. Saidie had a snippy way of saying: "Don't buy twenty dozen of these hats if you don't want to, madam; but don't blame me if we're sold out by the middle of the season and you can't get 'em when you finally decide you need 'em." Mattie never could bring herself to force hats on people. Nor could she bring herself to browbeat customers as Georgine browbeat them; for that was the only word to describe Georgine's method.

Once Mattie gently hinted to Georgine that she was sometimes unmannerly, that her method smacked of ill breeding.

Open-eyed, open-mouthed, Georgine absorbed the gentle hint; then she sat down on a green plush ottoman near and bent double with laughter. Recovering, she told Mattie that manners and good breeding were passé; both went out of style when tube skirts and fishhooks came in. Mattie smiled good-naturedly. She knew better. Tucked away under Mattie's neat brown hair—which always was a neat, flat little travesty of the latest mode in coiffures—were almost as many items of information concerning the

Elite's customers as Bokins' coarse, reddish-yellow shock covered; but the items were of a different brand.

Mattie knew of the vindictiveness with which old Mrs. Schomack was shaking every mote of dust of the land of the free from her shoes because a gray-haired, destitute widowed sister in the old country was allowed no farther in the new than Ellis Island. Mattie knew that, though the Beinmuns were much respected in Toledo for their business standing, socially they had no standing there at all; and the disastrous mining-stock venture had been a desperate scheme to hoist themselves into the millionaire ranks, and so procure that social recognition which their wives and daughters achingly desired.

She knew that old Mrs. Gringer had a deep streak of superstition, and would never, never buy a peacock feather for her store though Fashion ordered all hats smothered in the green and bronze hoodoos; and Mrs. Gringer lost half her trade by not handling fashionable stuff. She knew that, so long as blond, good-looking Freddy Heedolt was velvet salesman at the Elite, pretty Adelina Brown, overdressed in frills that she could not afford, could not be incensed into buying her stock elsewhere though a dozen Bokinses snubbed her. She knew that, though Jicky McKown was a trickster, and worse, he provided a roof for a batch of orphaned nephews as cheerfully as most young men of his caliber provide a taxi for a chorus girl. And she knew that, though the Carlson Sisters were capable, honest women, and excellent Congregationalists, they also were born naggers and had never been able to keep an apprentice girl over one season.

But in eighteen years or more Mattie had grown tired of collecting such items. And she had grown tired of the faithful, punctual, industrious, polite eight-to-six-o'clock routine, enlivened only by such unenlivening recreation as falls to the lot of little, dumpy, diffident women whose home is a boarding house. Mattie mistook this tiredness for ambition; and she did not at all understand why Georgine drew up her handsome black eyebrows when she confided to her that at last she had decided to start a shop of her own.

"I've got quite a little trade to begin with," gently boasted Mattie. "Mrs. Swanson—my landlady, you know—says that she'll surely buy all her hats of me. I've trimmed her hats evenings now for several years. And there is a pretty waitress in a café on Jackson Street who is always asking me what the styles are to be; and my cousin's wife, up in Detroit ——"

Georgine's handsome eyebrows drew still higher.

"It takes a terrible lot of that kind of trade to keep the rent paid up on a store building," she commented unenthusiastically. "Landladies and cousins' wives usually expect their hats about a mile below cost. And—don't let me discourage you—but rent and electric-light bills are terrible high in this town. Besides ——"

Georgine did not finish the sentence, but she looked peculiarly at Mattie's skirt. It was new, it was blue taffeta, and it was plaited according to the latest mode. Perhaps only a woman could have detected instantly that it had been made from a remnant and that three needed plaits had necessarily been omitted.

"Besides what?" innocently asked Mattie.

"Oh"—vaguely—"a business of your own is an awful lot of responsibility. You might lose all the money you've saved working here."

"I haven't saved so very much," confided Mattie.

She sighed gently. The Elite expected its saleswomen to dress modishly, and fourteen dollars is not an elastic sum, even though you hunt diligently for remnants and marked-down waists. Mattie hunted for such so diligently that sometimes she could cry from weariness.

"But the House, I am sure, will give me plenty of credit until I am fairly started," she said hopefully.

Again Georgine's handsome black eyebrows arched quizzically.

"Oh! Do you think so?"

"Of course!" smiled Mattie. The smile was for Georgine's youth and smaller experience. "When Nettie Hayes started with only a trifle of capital the firm was just as kind and generous as a firm could be."

"Ye-e-es; I remember!" Thoughtfully Georgine, who was a good-hearted young woman, smoothed and re-smoothed the moiré streamers of a pedestaled toque in front of her. Presently she added, with apparent irrelevance and without looking straight at Mattie: "Once I heard Hagill brag that Nettie Hayes could sell a mustard plaster to a Christian Scientist."

"And, of course, it is much more interesting to sell for yourself than for others," observed Mattie brightly.

"Ye-e-es. Only Bokins is an awful grouch."

"Oh, I don't believe he is so bad as they say," said Mattie. "I dare say it is just his crisp business way of talking. I am sure, when I put the matter before him, he will be very glad to oblige me. Any firm likes a new customer, you know." She smiled hopefully.

"Do you think so?"

"You know I've been employed here quite a long time," said Mattie with a small, placid touch of importance. Georgine was a comparative newcomer.

Georgine said—peculiarly -yes; she knew. Then she advanced to a stout, crêpe-ruffled woman from Montana who about two hours before had languidly refused all Elite offerings at Mattie's diffident, polite hands. Georgine's voice, vibrant, domineering, came shrilly across the room:

"You can't tell me, madam, that you don't like it! Why, last week we sold one carload to our Iowa customers alone!"

Meekly the woman ordered. Mattie wistfully resolved that when she was settled in her own store she would inject a little—just a courteous little—of Georgine's insistency into her own milder salesmanship.

There were no other customers needing attention at the moment. Impetuously she started downstairs to interview Bokins.

Very confidently she went down. She even hummed a little ragtime air as she stepped out of the elevator and

Georgine Could Not Spell Evanston and Thought That Nebraska Was in St. Louis

turned down the aisle at the end of which gleamed the narrow bronze bars of the grille gold-lettered Credit. Behind those bronze bars gleamed the large reddish-yellow head of Bokins, like—so some one had once commented acridly—the tossing mane of a caged, dyspeptic lion.

Albert Bokins was swiftly signing typed letters. A stenographer obediently waited.

He did not look up as Mattie stopped at the door. She began confidently:

"Mr. Bokins, I've been thinking for some time of going into business ——"

"That so?" grunted Bokins, not looking up. "City or out of town?"

"Oh, city, of course. And—and ——"

"How much money have you?"

"I've saved a few hundred dollars ——"

"Indeed! How many hundred?"

"N-nearly three hundred."

"Not much!" said Bokins, still swiftly signing.

"N-no," nervously admitted Mattie; "but—but I have been employed by the Elite a good many years." In spite of herself confidence had wavered into diffidence. "A—a good many years," she found herself repeating confusedly.

"Have you?" grunted Bokins, still not looking up.

"And—and I'm sure I've tried to give the firm the best service—the very best." Mattie's voice quavered. She could not help gazing in fascinated silence at Bokins' swiftly moving fountain pen. "The very best!" she said again weakly.

"Indeed!" said Bokins. His tone was the tone of a wealthy but misanthropic churchman when a too-persistent missionary worker bravely pleads "And the good work must go on, sir."

For no reason at all Mattie Durry was suddenly conscious that her shirtwaist was too large across the shoulders. The salesgirl at the time of buying had said that it did not matter a bit and no one could possibly notice it; but Mattie knew now that she had not told the truth. But she tried to continue brightly:

"And I am —am sure I shall be quite successful."

"Are you?"

It was the tone of a bored Ziegfeld when a scrawny-chested stage aspirant relates what the folks back home said about her talent. Mattie had a sudden uncomfortable consciousness of disheveled back hair. She surreptitiously reached a nervous hand to her head. The waiting stenographer held her pencil at a relaxed angle and began to forget her own nervousness.

"Yes; I am quite sure," said Mattie, and her tone now was almost beseeching. "And I—I thought ——"

"You thought what?" Bokins unemotionally wanted to know.

Mattie took breath as though for a leap, shut her eyes for a second, and then said with nervous haste:

"And I thought that, in consideration of my long and faithful service, not having enough capital to pay for the amount of stock I desire, the House might allow me a certain amount of credit until I am established."

Bokins quit signing letters and looked at Mattie. It was a cold, critical, appraising look. It was a searching look. It omitted no detail of her appearance. It was a stripping look. It stripped confidence and aplomb—what small amount she had—from Mattie's spirit, and left that spirit a pinched, naked thing.

Under that look Mattie knew that her blouse was a misfit; that her skirt, instead of being modishly full-plaited, as she had fondly deluded herself into believing, was a skimpy, ill-made garment; that her stockings were cotton; that her cuff-pins were imitation; that her shoulders were stooped; that she was far, far too old to wear her hair bunned girlishly on her neck, even though fashion and that season's hats ordered it; that her neck was far too stringily thin and most ridiculously unsuited to a V-cut blouse; that at each nostril was appearing the pinched depression which mournfully denotes the passing of youth; that ——

"And why," coldly asked Bokins, "should we give you this credit?"

Mattie flushed. She stammered:

"I—I should like very much to have a shop."

"So would lots of folks," observed Bokins.

Her flush deepened.

"I—I have been with the Elite a great many years."

"So has the stairway!" said Bokins.

The waiting stenographer giggled, then hastily assumed an expression of never having dreamed of doing such a thing. Mattie's flush became hectic. Was he joking? She stoutly assumed that he was and forced a small, nervous smile.

"I've worked faithfully, I am sure."

"And haven't you received a pay envelope with faithful regularity?"

Mattie admitted stammeringly that she had.

"I am sure you will not regret giving me this credit. I am sure I shall make a success."

"That's what they all say," remarked Bokins, and began again to sign letters.

"I have an excellent location in mind," pleaded Mattie, more in desperation than in genuine hope.

"Can't do it!"—decisively.

"And I have a great many friends who have promised to patronize me," she persisted.

"They, too, must want to get trusted," said Bokins unkindly.

"I do not expect an extensive amount"—tremulously.

"The amount is immaterial," said Bokins. "It is the principle of the thing."

"I am sure ——"

Bokins threw down his fountain pen and whirled to face her. Involuntarily Mattie stepped back a few inches.

"Do you happen to know the number of failures annually in the millinery business?" he snapped.

"N-no," stammered Mattie.

"Of course not! Well, I do! And I have no desire to augment the number by so much as one. It is within the bounds of possibility that you might by some miracle make a success; but"—rudely—"it is within the bounds of probability that you would come a cropper in about six months." And again he slightingly looked Mattie up and down.

It was contemptuously slighting, that look. It was hateful. Under it Mattie Durry, like a drowning person, was

"Mrs. Swanson—My Landlady, You Know—Says That She'll Surely Buy All Her Hats of Me"

suddenly conscious of her whole past life. Little incidents that had long been buried in forgetfulness popped out at her—humiliating incidents. She remembered once when a teacher stood her in the corner and the whole school laughed. She remembered when she lost her purse on a street car and the conductor put her off, sneering: "That's what they all say!" She remembered that once the elder Beinmun frowned at her approach, shrugged his wide shoulders distastefully, and called to Hagill: "Say, where's that bright little girl who waited on me last year?" At the time she had not been hurt. Beinmun was a fussy, disagreeable customer. It had been a mild relief to see him waddle after Saidie's young, brisk figure; but now—now Mattie realized the poor figure she had cut, standing quiescently by.

And she realized that she was a failure—a pitiful, deluded, middle-aged failure—faded, inept, incapable. The eighteen years and more stretched behind her, not as a faithful, industrious length of service of which to brag gently, but as a rut along which she had crept stupidly. And from her stupid, inefficient soul Bokins had stripped all covering, all pretense, and thrust it out to public view in a disgraceful state of nudity. Mattie cringed with the same impotent sense of shame she had sometimes experienced in a dream when she found herself thrust naked on a public thoroughfare.

Bokins crisply told the waiting stenographer—who by this time was mercifully looking away from the miserable Mattie—to put more ginger into a dun for Madame Henriette, of Sixty-third Street, and inform her that, if business in her locality was as depressed as she claimed, she had better trim her taste for bridge parties and taxicabs. From the detachedness of his attitude it was apparent that Mattie had ceased to exist for him. So she went away—crept away, if one would describe her mental posture—and returned to the green-velvet-carpeted salesrooms where she had been a fixture so long, and where it seemed she was to continue interminably being a fixture.

Georgine glanced up from the order for Montana which she was totaling. Shrewd Georgine!

"Grouch—ain't he?" she said.

"Y-yes!" sniveled Mattie.

Heroically she tried to hold back that snivel; but it would come, though she knew very well that a sniveling, faded, middle-aged failure was a sight for the films.

The next day a letter from her brother hinted for a loan. Out West he had accumulated more children than dollars. Mattie had ignored previous hints. This time she drew her savings out of bank and turned them into a money order.

The next week Mattie Durry received the small white-enveloped slip that was the Elite's mode, courteously adjectived, of dispensing with one's services. Mattie was stunned. When you have been attached to a place for eighteen years or more you unconsciously acquire the idea that only you yourself will start any action leading to your detachment. And it was not quite the end of the season and several new, untrained girls were retained.

Naturally Mattie blamed Albert Bokins; but that was unjust. He had nothing whatever to do with the hiring or the firing of saleswomen; and, as a matter of fact, he had forgotten all about Mattie ten seconds after she left him.

But Beinmun had not been the only customer to express a lack of preference for Miss Durry's attendance. A captious cashier had noted that her sales totaled less each season. A captious head saleswoman had seen two women from Nebraska turn away to hide smiles at Mattie's too-girlishly bunned hair. A critical manager for three years back had been of the opinion that the small, dumpy, diffident woman had about outlived her usefulness to the house. Had Mattie known it, only a sort of impatient charity had kept her at the Elite so long.

Though it was not Bokins' fault that she lost her position, it was his fault that she did not get another. There are plenty of niches in the business world for women dumpier and more diffident than Mattie. Had it not been for the memory of his cutting sentences she might have been stunned for a while; but she would soon have rallied and made the rounds with some degree of confidence, and so slipped into some niche. As it was, she made the rounds frightenedly, ashamed of herself, ready for rebuffs.

It is a great natural law that in this world you usually get what you look for. Very naturally Mattie got rebuffs. When she interviewed a manager her voice quavered. No manager ever yet welcomed a quavery-voiced salesperson. Very soon she grew ashamed to mention the eighteen and more years of service. She came to regard them, not as a credit, but as a millstone.

When the wholesale houses would have none of her she tried the retail shops. By then the season was about over. The retail shops had not the faintest desire to avail themselves of her proffered services, and they were very offhand in telling her so. She tried the department stores, which was a step down professionally in Mattie's eyes. The department stores surveyed her without enthusiasm and languidly bade her come back later—several months later—when there might be an opening for her at eight dollars or so a week. Eight dollars—after eighteen years of experience! Mattie's soul sickened.

Soon she began to realize that, if she could not get work in her own line, she would have to try another line—any other line. After so many years of regular pay envelope the realization was dumfounding. Of course if she had not sent the money to her brother necessity would not have jeered at her so abruptly. As it was she found herself rapidly sliding to pennilessness. A small look of panic appeared in her eyes.

Mrs. Swanson, her landlady, was observant; also, she had a wary eye to her own receipts. She hinted that a fifth cousin—hadn't Mattie heard her speak of Otto Swanson?—whose chain of lunch rooms girdled the city in white and nickel, nearly always needed an extra waitress. Offended very much indeed, Mattie proudly drew up her dumpy form. Her sense of caste was outraged.

"Just while you're waiting for something better to turn up," suggested Mrs. Swanson, not unsympathetically. "The work isn't hard."

Mattie drooped. Necessity corrodes caste.

"I—I think I should hardly be—be suitable for such work"—faintly.

"Oh, he won't think you're too old!" cheerfully assured Mrs. Swanson.

"Oh!"—very faintly. Mattie had not been thinking of her age.

Life and its better half, work, are an undependable pair. You never can tell what kind of fare they have decided to serve you. You lose nights of sleep nerving yourself to partake of a dish of bitter herbs, and are surprised to get a very nourishing and fairly palatable bowl of oatmeal with sugar and cream.

With nauseating reluctance Mattie laid caste aside and donned the white, crisp, starched apron uniform of Swanson's chain of day-and-night lunch rooms. With a heart brimful of bitterness toward Albert Bokins—oh, that buried dream of her own shop!—she stuck the crisp, white-starched linen bow, token of servitude, athwart her neat knot of brown hair. With melancholy obedience she took possession of Table 6 in the white-and-nickel lunch room numbered ten in the chain. She quailed at learning that Number 10 was only two blocks from the Elite; but necessity ignores quailings.

To her surprise the work proved not disagreeable. Her duties were not complex or, except at rush intervals, very arduous. The Swanson bill of fare was neither intricate nor subject to frequent change. Coffee and rolls were chief courses. Lemon cream pie was a favorite bet. Ham sandwiches were preferred stock. Pork and beans were the chef-d'œuvre. Mattie found it oddly tranquilizing to stand stolidly behind a patron and know that she was not expected to murmur ingratiatingly: "Green tea is being used a great deal this season, madam!" or: "Black coffee relieved tastefully with white sugar is all the rage in Paris this year!" or: "The factories can't turn out these Frankfurters fast enough to fill our orders! With a simple potato-salad drape they're becoming to almost every style of stomach lining!"

It was not so tranquilizing when an errand girl from the Elite one noon dropped a cruller as she looked up and saw who had brought it to her. Mattie flushed then, and also when Georgine Wurnecke's mechanical murmur, "Hot roast beef and ——" shrilled suddenly to a scandalized "Why! Miss Durry!" And she could hardly force a small, shamed smile when Saidie O'Brien hastily put down a glass of milk to cry in surprise: "Oh! Miss Durry!"

It hurt when she waited on the Carlson Sisters and they did not recognize her. It hurt when old Mrs. Gringer did. But it stung when one day she glimpsed Albert Bokins' reddish-yellow head at another table. Poor Mattie! As she lugged a tray of rolls and sandwiches she pictured herself in a position of power haughtily assisting that sarcastic gentleman into involuntary bankruptcy while on his knees he begged for mercy. But it calls for considerable physical and mental dexterity to balance a loaded tray and at the same time construct a spite castle in Spain. The tray tilted; so the castle building was halted.

You can get used to almost anything in this world, even—so say some—to being hung up by your thumbs. Some weeks later, when Adelina Brown, radiant in white faille, nudged Lulu Metts, lustrous in black poplin, and the two puzzled in concert over iced tea—"Surely this isn't—is it? It can't be!"—Mattie very composedly assured them that it was indeed herself; and she flushed not at all.

And that same week she composedly enough handed a small steak and coffee to Bokins himself. He did not recognize her, for the very good reason that he did not look up while he ordered.

(Concluded on Page 34)

"Good Heavens!" Cried Bokins in Alarm

MOISTURE—A TRACE

By Samuel G. Blythe

ILLUSTRATED BY PETER NEWELL

ONE touch of prohibition makes the whole world of drinkers kin! They use the same tactics for getting a drink in Russia that are used in any dry state in America, adopt the same subterfuges, try the same expedients and evasions, drink the same substitutes, go to the same lengths, and whip the Demon Rum round the stump of thirst in the same old familiar way.

First and foremost, let me say that Russia is dry, arid, parched, anhydrous, so far as liquor, and especially vodka, is concerned—that is, almost! Any earnest drinker, who is earnest enough and has the price or the pull, can get a drink in Russia, or a lot of drinks—just as any earnest drinker in the United States can get a drink in any portion thereof, no matter how tightly closed the bars may be; but the process is not easy, and it is sneaky, and it is expensive. However, for a person from the United States who has ever felt the need of a stimulant in Topeka, say, or in Philadelphia on a Sunday, or in any other dry territory, the situation presents no new difficulties. Liquor is there. It can be obtained.

The perversity of human nature is such—as has often been pointed out—that the fact that the authorities say one is not to drink makes it imperative for one to drink—just to show one's independence. The lack creates the lust. Also, there are large numbers of persons in this world—as many in Russia as elsewhere—who have the highly erroneous conviction that they cannot exist without a certain percentage of alcohol in the fluids they take. If any of these persons happen to be in Russia, and go about the matter correctly, their thirsty independence of law and regulation can be upheld, and their necessities for stimulation satisfied. Looking at the matter from the viewpoint of a citizen who knows the game and has inquired into the situation on a basis of that knowledge, there is no reason why a man with an appetite or a habit for alcohol should not lock himself in a room with a bottle of liquor in Petrograd and jingle himself until he sounds like the chimes of St. Isaac's—provided he will set forth the requisite number of rubles for the jingler.

Russia Thirsty But Proud and Happy

IT CAN be done in Moscow with much less effort and intrigue, and it can be done in every other Russian city; but there is not a place where it can be done except on the sneak—not openly. And as for vodka—that pale white excitant which tastes like hair oil and burns like carbolic acid—vodka is about eliminated. I assume that a Russian with an uncontrollable thirst for vodka can fill himself to the ears with it if he goes at the job in a thorough manner; but no Russian can hurl it into himself while he is eating pickled fish at the *zakuska* counter, as in the old days, and every vodka shop is closed—locked, sealed and closed—locked and sealed for good and all.

It is quite within the possibilities that when this war is over the Russians will allow the sale of wine and beer. I do not say this will be done, but most of the Russian statesmen I talked with about it held to the idea that this was probable after the war. Not one of them intimated, even, that there ever would be a return to vodka, or to its manufacture or sale. They did not know about beer and wine, but they were certain about vodka.

There Was No Noise, No Drunkenness, No Obscenity, No Disorderly Feature

No more vodka for Russia or for any portion of the Russian Empire. That seems settled. After steeping themselves in this frightful stuff for many years the Russians have now become most virtuous over their enforced abstinence. They are all much pleased with what they have done—or, rather, with what has been done to them. They quote you facts and figures to show that they are much better off financially, morally, spiritually and economically without it; and though most of them would like to have it, all are glad they cannot get it. This is particularly true of the peasant classes. I talked with a good many soldiers who were vodka consumers before the war, and with some peasants. There was not one of them who did not admit he would be highly gratified to have a bottle of vodka; nor was there one who did not say he was in much better case without it and happy over his enforced sobriety.

So far as the temperance of the Empire comes into the question, the prohibition of vodka struck at the root of the matter. The Russian beer saloon was an innocuous affair, and wine drinking was confined to the upper classes, who can still get wine if they want it. Vodka was the curse. That is familiar enough to need no exploitation here. The Russian factory worker and many of the Russian villagers, both men and women, were sodden, drunken, besotted. Men who know Russia tell me that the scenes in the factory towns, and in some of the villages—to say nothing of the mews of the cities—on Saturdays, holidays and Sundays, were frightful in their drunkenness. They drank this raw alcohol and suffered in every way from its effects. Now all this is changed. Even the beer saloons are closed, and there is no vodka to be had by the great mass of former vodka consumers. Drink is a luxury in Russia now. It costs money. The former consumer cannot get it because he has not the money. Wherefore he is going without it; and even into the dull mind of the Russian peasant and factory worker there is coming a glimmer of understanding that he is the gainer in many ways.

I am not ascribing any virtues to the former vodka drinkers they do not possess. They do not drink vodka because they cannot get vodka. It is quite probable that if the old system was restored the old conditions would prevail. The Russian vodka drinker has not been—in the mass—alcoholically regenerated. Not a bit of it. The regeneration part of it came to the government, and the vodka drinkers have been obliged to take their share of the beneficial results, willy-nilly. Vodka formerly was cheap—cheaper than the cheapest whisky in our country. Also, it was quicker in its effects and more lasting. A few drinks of vodka made either a maniac or a mummy out of a Russian—the vodka of the peasant variety, I mean.

Now there was some excuse for this. The Russian peasant or factory worker lives a pretty drab life. He has no amusements and no recreations. Mostly he cannot even read. There was nothing for him to do on Sunday, or a holiday, or on a day when he was not working—or on any day when he did not want to work—but get drunk. That summed up the one painful pleasure of his existence. That made him forget. Inasmuch as the Russian holidays are so numerous that, counting in Sundays, there remain but two hundred and sixty—or thereabouts working days in a year, the Russian who had any forgetting to do had ample opportunity for numbing himself with this fiery stuff; days when religion and custom and predisposition would not allow him to work even if he had been industrious.

"'That Being the Case,' I Say, 'in Heaven's Name, Have You Any Bordeaux in Your Cellars?'"

Hence most of his money went for vodka. "Most of his money" does not mean much from a dollar view, but it means a heap from a kopeck view. The revenue of the government from the vodka monopoly was almost five hundred million dollars a year in our money. Most of that came from the peasants and the laborers and the factory workers—not all, but most of it from the lower or working class in the Empire. The country and factory people were not the only consumers, by any means; but the large proportion of vodka drinkers came from those classes. Wherefore it follows that if the government made half a billion dollars a year from the sale of vodka, that half a billion came from the earnings of the people who could least afford to spend the money that way. Also, it follows that if those people who spent almost half a billion dollars for vodka were suddenly deprived of that opportunity, they must do something else with their money instead of using it for buying stuff to get them drunk.

Here is exactly where the big financial benefit came in. They did do something else with it. They bought more clothes and better food; but, more than that, they began to save it. When vodka was on sale the average savings-bank deposits in Russia were in the neighborhood of from sixteen to twenty million dollars a year—a year, not a month. In the thirty-one days of January, 1915, five months after the sale of vodka was prohibited—in one month—the former vodka drinkers put thirty million dollars into the savings banks in the Empire. They saved nearly twice as much in one month as they formerly saved in a year.

This proportion has continued since January. That is one thing the prohibition of vodka has done for Russia and the Russians. It has brought prosperity as well as sobriety; and the government has had no difficulty in making up the deficit by means of stamp and other taxes that are not burdensome.

Since Moscow Went Dry

LET me give a few more figures, in order that there may be a realization of just how prevalent this vodka consumption was, and how widespread, before I return to the human side of the story, which concerns the substitutes, the subterfuges and the subtleties of the present dry spell.

Moscow has about two million people and is far more Russian than Petrograd. The Russians call Moscow "the heart of Russia"; so vodka figures from that city may be considered really Russian. Vodka was prohibited when mobilization began—about August first, or a few days before. In August, 1913, 667,298 gallons of vodka were sold in Moscow, and in August, 1914, after mobilization, 23,373 gallons. In September, 1913, Moscow drinkers of vodka consumed 759,947 gallons, and in September, 1914, they got along with 7314 gallons. In October, 1913, they drank 707,688 gallons, and in October, 1914—the third month of prohibition—they drank only 2913 gallons. The amount is far less now, because vodka was sold by the drink in the restaurants in Moscow during those three months; but the bottle shops, which were the plain-people emporiums, were closed. I am told that the Moscow proportion is fairly a criterion. Of course in some places in the Caucasus, and in the Far-Eastern points, there is still some consumption; but, as a whole, the Russians are not taking vodka. The nation has sobered up.

The Family Doctor Came to the Rescue With a Prescription!

Your Russian is a man of strong beliefs. He always believes in something. Disbelief is not common. If he does not believe in one thing the Russian believes in another. He is passionately for whatever he is passionately for; but negation has no part in his composition. Thus, having had prohibition handed to him, imposed on him by imperial decree, he is now avidly for prohibition. There was a strong temperance movement even before the decree. The evils of vodka were recognized, but the fear of the loss of revenue was paramount. Now, when the thing has been done, the Russians are for it, heart and soul; and there will be some difficulty in opening even beer and wine shops after the war, if that is tried.

Nevertheless, in a population like Russia's, accustomed to drink, there are many persons who feel they must have drink. Laying aside any consideration of this delusion, let us recognize it as a prevalent state of mind in some classes, and see how they get it. After my inquiries I was forced to the conclusion that the Russian who needs a drink and must have one has no new resource or expedient. It might be expected that the Russian, universally a drinker, would think up some novel way of slaking his thirst; but he has not. All the old approved methods are in vogue, and no new ones that I could discover. I reckon thirst can be satisfied only in so many set ways, and that a blind pig is a blind pig, whether you call it a *slepo'i svinyar'* or use our term.

I was talking with a Cabinet Minister one afternoon—it is not necessary to mention his name—and the talk turned to vodka and other drinks.

Saved by One of Nature's Noblemen

"YES," he said sadly; "it is true. Prohibition is almost absolute. It is hard to get the wines to which one is accustomed. Now, for myself, it has been the habit of years to take a little white or red Bordeaux with my meals. It has become a necessity to me. I have had these wines and others, for ceremonial purposes, in my cellar.

"Then comes this rescript forbidding drink—all drink—even these light wines. The wine shops are closed. The wine importers must cease importing. But I have my cellars stocked to some extent, and I gratify my moderate appetite as before. Then comes a time when my stock of Bordeaux begins to lessen visibly. My cellarer comes to me and says: 'Excellency, there are but a few bottles left.' Well, what to do? I am a Cabinet Minister, accustomed to my red and white Bordeaux. Surely I can obtain a new supply! So I instruct my cellarer to replenish my bins with my favorite vintages of Bordeaux.

"What is the result? My cellarer returns to me and says: 'Excellency, it cannot be done. There is no Bordeaux to be obtained in Petrograd!'

"'Nonsense!' I exclaim. 'It is absurd! I must have my Bordeaux!'

"So he goes away again and canvasses the city. It is true! I can obtain no Bordeaux—I, a Cabinet Minister! For four days I am without Bordeaux. I am dull, bored, *triste*. My appetite fails. My meals are tasteless. I suffer. Then I, an officer of the Imperial Government, have a happy thought. I go to an ambassador of a foreign Power. 'Look here,' I say; 'is it not true that your embassy is considered to be extra-territorial, so far as our laws go?'

"'It is,' he replied.

"'Then,' I say, 'you are not bound by this rescript against wines and liquors?'

"'I am not.'

"'That being the case,' I say, 'in heaven's name, have you any Bordeaux in your cellars?'

"'I have,' he smiles at me; 'I have several hundred bottles of very excellent Bordeaux.'

"'And you can obtain more when that is exhausted?'

"'Certainly!'

"'Well, then, that settled, can you and will you, out of the goodness of your heart and the largess of your cellar, supply me with some Bordeaux for my table? I have been without it for four days and I am in great need of it.'

"To sum it all up, this great and friendly and courteous and benevolent and otherwise admirable ambassador allowed me to purchase two hundred bottles of Bordeaux from his cellars. Thus I am safe for the time being. And you ask me whether prohibition prohibits in Russia! My friend, that is the only way that I, a Cabinet Minister, could obtain any Bordeaux for my own personal use."

Then there was the notary, the prosperous professional man. I talked with him.

"Yes," he said; "it can be done. I personally have obtained some bottles of whisky and some brandy for my house. Are you needing some?"

I told him I was not; but I was curious to learn how those who did need it obtained it.

"It is merely a matter of price," he said. "There are certain men who will undertake to supply you with a bottle of whisky if you will pay for it. A very ordinary bottle of whisky, which formerly cost not more than three rubles, now costs from seven to ten rubles; and the supply is not large. A bottle of fair brandy costs about fifteen rubles—or, if you display eagerness, it costs twenty rubles. There is some vodka obtainable, but most of those who take these methods do not care for vodka. They want whisky and brandy.

"Of course there was no seizure of cellars. The wine that a gentleman had in his house remained in his house, to be dispensed there in the course of domestic necessity or hospitality. If a Russian had a large stock of wine on hand in his cellar when the order came he was most fortunate. If he had but little he was at great difficulty to replenish his stores. The wine shops and the wine importing houses are all closed; but there are underground, secret means of reaching some of them, and they will in some instances take the risk of detection for the profit to be made. However, this is by no means general; and it is dangerous, for the police keep a sharp lookout. Certain commissioners are doing what you call a bootlegging business; but it is hazardous and many of them are caught. It is very hard to get a drink in Russia; but it can be done."

"I got some to use in the house or to have in the house in case of necessity," said another man. "I had my family doctor give me a prescription for a bottle of brandy. It was a complicated process, but I finally managed it; and I paid twenty rubles for a bottle of stuff that ordinarily we should use for cooking. I have part of that now. I have no idea where I shall get any more."

Does not that sound familiar, oh, you thirsty dwellers in dry territory at home? The family doctor came to the rescue with a prescription! One touch of prohibition makes the whole world of drinkers kin!

The *izvoshchik* who drove me about a good deal, and who, judging from his ruddy face and veinous nose, had been used to his vodka, expanded one day when I went at him through a Russian friend.

"Yes," he said; "it is true that there is no vodka unless you have a great deal of money."

"Would you like some?" I asked.

"I have my drink," he replied.

"Where do you get it?"

"It can be done," he said.

And then he told me that occasionally, when the saints were good to him, he came into possession of a little alcohol.

It Must be Admitted That a Party of Russians Trying to be Merry Over a Pitcher of Kvass is a Sad Affair

"It's Simple Enough," He Said. "Just Go Down to the Café, Walk Up to the Bar and Say 'Soda!' to the Young Woman in Charge"

This alcohol he put into his *kvass*, which is a light, non-alcoholic drink made variously from rye, black bread or cranberries—a sort of weiss beer.

"It gives the *kvass* a warmth," he said; "but it is not often that alcohol can be secured. Sometimes it is obtained by distilling varnish, sometimes in other ways, and sometimes it is taken from medicines. Now and then we get it and pour it in our *kvass*, and it is a poor substitute for vodka; but it does better than nothing. One cannot exist without a drink now and again."

Getting a Drink in Moscow

THAT is about the drinking situation in broad terms. To be sure, conditions vary with localities, but these are the main facts. The upper classes, who had wines in their cellars, had no restrictions placed on the use of those wines, and they are replenishing as best they can through official or other mediums. The middle classes can buy spirits through commissioners or bootleggers if they will pay for them. A family doctor will give a prescription. The lower classes adopt the usual substitutes. They try to renature denatured alcohol; but that has not been very successful, for in Poland a good many deaths occurred because the denatured part of it was not eliminated. They distill varnishes and other fluids of which alcohol is the base and take the chance.

There was more of this six months ago than there is now. Russia, after the first period of thirst and longing, has gradually settled back to a *nitchevo* basis—What's the difference?—and not many persons try to evade the law. Indeed, most of the people I saw who told me about getting whisky and brandy were not Russians, but foreigners. They had no particular difficulty if they had the price.

Petrograd is the capital, and the difficulties there, though not unsurmountable, are greater than in any other city. I looked about considerably in Petrograd and I did not see much covert drinking. In one or two cases I knew of claret being served in pitchers and of stronger drinks in coffee cups—just as they used to serve cocktails in coffee cups on the dining cars in dry territory and in hotels on Sundays back home. However, I should say that Petrograd is about ninety-five per cent dry.

It is different in Moscow, "the white-walled, golden-crowned, holy city." Moscow is only about seventy-five per cent dry—that is to say, a drink or a series of drinks can be obtained in Moscow with but little difficulty; not by the workingman or the ordinary resident, but by the frequenter of the best restaurants, the tourist, the foreigner and the well-to-do. Moscow bent rather slowly to the edict. They like their liquor in Moscow. At first there was a good deal of open drinking; but gradually Moscow capitulated, and now there is not nearly so much as there was six months ago.

"How do you get a drink in this hotel?" I asked a man in the lobby of one of the biggest hostelries of the place.

"It's simple enough," he said. "Just go down to the café, walk up to the bar and say 'Soda!' to the young woman in charge, and take what she gives you. You'll get some Scotch in a glass, with a bit of ice in it, and a bottle of water."

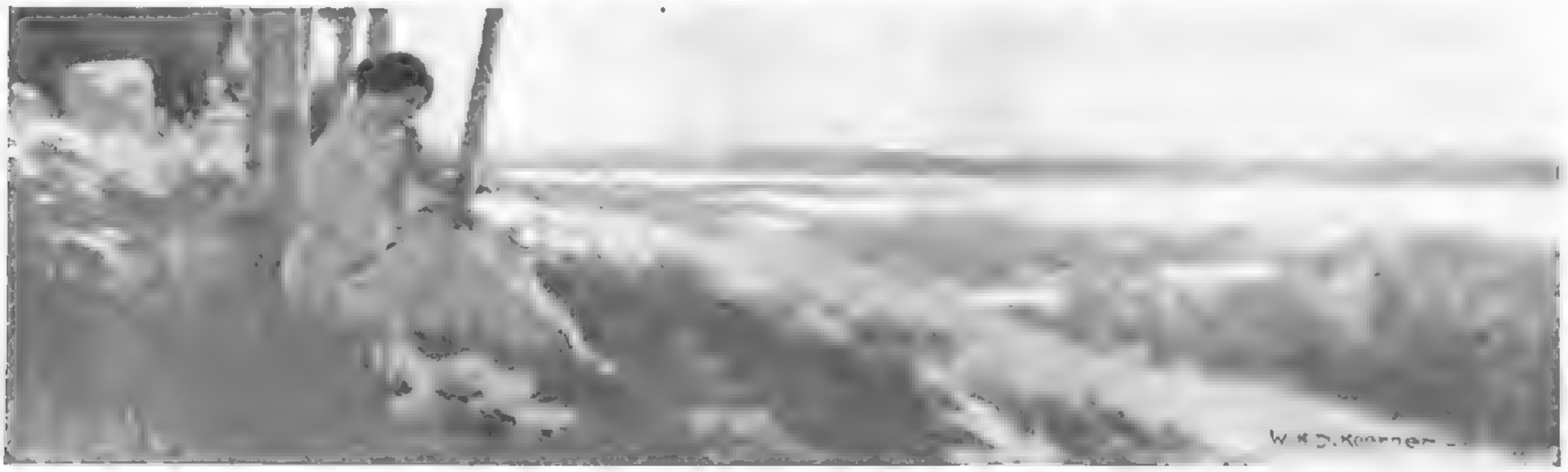
(Continued on Page 41)

THE PHŒNIX

By Richard Washburn Child

ILLUSTRATED BY W. H. D. KOERNER

VERY TRULY YOURS



Seems to Me, Anyway, I Never Saw the Girl When She Wasn't Communing With Nature

BETTER sit outside, gentlemen," said Rufe P. Holland.

The group of mellowed citizens of Bodbank who constitute, collectively, the Back Room Club of the Phœnix Hotel, hearing the proprietor's words, knew severally that this was one of the hot, summer, Mississippi Valley, Corn-Belt, wet-pillowed, dream-tossed nights when the sidewalk chairs under the ancient portico, from which one could look down the slope to the river and up Main Street to the New Post Office, were now unoccupied by any bored stranger.

The words meant that a rare night had come when the exclusive circle, with Judge Antrim, old Bosville, Malachi Sturges, Shirley, Michael Lynch, and the rest of them—all present except for the Doc—could hold the late-evening session outdoors, and so give Shook, of the Trust Company, the room and ventilation in which to smoke a Bodbank Guard cigar.

At the meeting, unusual because held outside the back room, some twenty pairs of feet—some of them shod in square-toed shoes suggestive of a generation gone—stuck out from tilted chairs. These feet were distinguished obstacles to the mixed pairs of strolling youth seeking orange phosphates and banana royals at the drug store. The meeting was unusual, also, because, without notice or appointment, the members, as though by animal instinct and by common but unspoken consent, had changed the time of this evening gathering from the hour before supper to the hour after the womenfolk at home had gone from mosquitoes to night dresses.

"I wish Malachi Sturges would remember I keep the cooler in my hotel office for drinking purposes, and not to run ice water onto his hot wrists!" the rotund Rufe said peevishly as he listened to the sound of the spigot within.

"Let him alone!" replied old Bosville.

"There ye go, Bosville!" Michael Lynch exclaimed affectionately. "There is no remark ye'll let pass unchallenged. I believe if a man came up to ye on the first of January and said 'Happy New Year!' ye'd deny that it was New Year or happy. Ye are Opposition incarnate; ye're a personified black ball; ye're made out of the same stuff, I'm thinking, from which they make minority reports. Progress has learned to know ye as a fixture; established institutions have ye catalogued as a mental motorcyclist with no lights. Conservatism has ye sized up as a man who would like to crank up the Rock of Gibraltar and demonstrate it through Hampton Roads; the radicals believe ye belong to them Dark Ages when honesty and morality came as much from inner character as it did from legislation. And ye never voted for a candidate that ye didn't do it only fer to defeat some other lad."

"That is the ordinary use to which we put our franchise," interrupted Antrim through his thin judicial lips, on which the light from the street arc fell—this light illuminating his fine, strong face, made heroic by restraints and contained forces, made human by a lifetime of interest in the affairs of others.

Bosville, whose own features were squinchy and wore the expression of a cat about to receive a blow on the muzzle—eyes, nose and mouth all puckered—laughed with a single cackle of triumph.

"This is a fine town—this is!" he said. "I've been here year after year, and I've seen Bodbank grow under my nose; and for a quarter of a century I've tried to tell the people here some truths. But they won't listen. By cracky! They had to listen to Lyman Purdigale!"

No one protested with vigor against this move old Bosville had made toward one of his indictments of his home town. All members present knew the sharpness of his tongue—a tongue that dared anything but Mrs. Bosville, whom for forty years he had loved and feared. Furthermore, leaning his chair against one of the pillars of the sidewalk portico and swinging his feet, there was an unidentified stranger concealed in the shadow—a stranger whose presence had just been noticed. He was only an alien commercial traveler.

Now Bosville, pretending to address his old acquaintances, was really throwing his voice toward this unknown; and Bosville was never so dangerous with his sting—a good-natured sting withal—as when he began to talk not to be heard but to be overheard.

"Boost for Bodbank!" cautiously quoth Dame, the owner of one of the richest apple farms in the state and ex-champion liar about Abe Lincoln.

Bosville snorted. "That foolish phrase!" said he. "Sent out far and wide over the United States on the outside of a booklet, with pictures of our new fire engine and the river 'boulevard,' taken before anybody was drowned in it, it robs the corporation of all its dignity. It distinguishes our half-baked, unleavened commercialism! Imagine some phrases like these: Sputter for Sparta! and Roar for Rome! and Laud for London! and Athens is the Mustard!"

The night was still; the heat was sullen, settled and silent. At the levee at the bottom of Main Street a steam calliope on an old excursion boat had early in the evening tooted out its advertisement of a river show; but now only faintly did the sounds of laughter come from the audience on board of her. In The Man Who Looks Like Me, the comedian, with a slapstick no doubt, was attacking a dude who defended himself with a wash-boiler cover; but the clatter was far away and, except for this, only a curious murmur in the air disturbed the quiet of the heat.

"That murmuring noise is made by hundreds of hands on the front stoops of this town missing an equal number of mosquitoes," said old Bosville. "'Vanity,' saith the preacher, 'all—all is vanity.' And Lyman Purdigale was a preacher."

This information was for the stranger in the shadow.

"Immortal Purdigale! Immortal affinity of Purdigale!" Bosville continued, his own voice sounding curiously like that of a mosquito about to light. "It was you—Lyman and Olivia—who showed Bodbank!"

After this invocation he allowed no time to elapse in which he might be interrupted. With a covert glance at the unknown and unwelcomed guest of the Back Room Club, who grunted to show a readiness to listen, Bosville went on:

Some folks believe there is no excitement about a preacher. That's right! And there isn't any excitement about a stick of dynamite. A stick of shaving soap is a lot more active; but the end of the stick is less distinguished than its beginning, whereas dynamite makes what Jamieson, the real-estate man—who has used racing language ever since his brother gave him a horseshoe stickpin—calls a strong finish. Preachers may be like dynamite—kind of self-contained until the spark comes; but beware of a stick of dynamite when it's ready to stop being a stick, and watch out for a preacher who isn't working at it.

When Lyman Purdigale came to the Calhoun Street Church to preach, we were all using sulphur matches and Populism was epidemic; there was a row of catalpa trees in front of the new cemetery and the lots were all vacant; carpetbags hadn't all gone; and a strong west wind would blow out every kerosene street light in the business district of Bodbank.

Lyman was then somewhere between twenty and thirty; and Olivia Hall, the poetess, had not been chosen for a wife, though she continued to tell of how a horrid, strange, out-of-town man followed her up Gray Street one night when she was coming home from the Literary Club started by Matt Fales' mother. They'd been making a study of Diana at the club, I hear, and Olivia must have felt herself, for one thrilling moment, to be the Object of the Chase.

In His Hand He Held a Slip That Looked Something Like a Check

"That one climax was the keystone of her exemplary life," George Henry Gunn, the school principal, used to say; and he spoke like an expert—an expert in love, who, like other experts in various matters, had never been through it himself.

Olivia was the one blossom left on the family tree of old Hall, the inventor of a patent eggbeater. Old Hall introduced the deceptive cardamom seed, and the savory but confidential clove, and the aromatic but irradicating coffee bean to Bodbank husbands and to the inquisitive nostrils of Bodbank wives. Besides being an inventor he was pressman of the Pilot before the epoch-making occasion when it was changed from a weekly to a daily, and remained so.

He used to write the paragraphs for the editorial column. He was the epigram maker who was the author of The Population of Tullyville Consists of Those Who are Left There by Those Who Have Gone Away; and We'd Rather be Right Than be

the Mayor of Bodbank, Whatever Argument He May Use; and The Party Who Tried to Sing a Fourpart Song on Lower Main Street Last Saturday Night Ought to Remember That One Quart Doesn't Make a Quartet—and things like that.

Even her own mirror in the cottage home he willed to her should never have deceived his daughter, Olivia, about her chances. Her nose had blushed for her father's. It was long, too, and at the end it started to return before it stopped. She had a sallow and pointed chin, such as a poetess likes to rest in the cup of one sallow hand when Max, the photographer, begs her to be natural; and that point was repeated at her shoulders, elbows and knees—the keynote of her figure. Lavender and lemon verbena were her favorite perfumes. But she had eyes like those of the faithfullest dog you ever owned. Children and animals couldn't see much of her except those eyes, and she could do anything with a child or a thing on four legs. Newborn babies would repudiate their parents for Olivia when she was near, and household pets forgot the permanent source of their pans of milk or puppy mash.

She tried to put a lot of immortality into the poems her father was able to get into the Pilot, but I can remember but one. It was called Longing; and it went like this:

Oh, for a hand to clasp mine own!
Oh, for a soul to understand
The heights which my clipped wings would try
If I from that prison of Myself could fly!
These strangers that I love, they know not me;
How can they know for them I often pray?
How can my yearning e'er be told
Until I die and 'scape this earthy mold?

She must have sweated over it and over the others. There's internal evidence of her perspiration. And she wrote them with a fine-pointed pen on blue-lined paper with a Capitol at Washington embossed on the corner. Her father used to boast that she mussed up her hair when she wrote; but I never saw her except with it parted in the middle and laid down over her ears, as smooth as two crow's wings, and her big, brown, wistful eyes in between the two slopes of it.

Seems to me, anyway, I never saw the girl when she wasn't either sitting on the cemetery hill, looking down at the old Mississip' and communing with Nature very hard, or else in the Calhoun Street Church, in her pew, and proud of the spring flowers or the autumn grain and pumpkins she had arranged round the chancel.

She never missed a service—not even a Sunday-school session—before Lyman Purdigale ever was called to the congregation; but after that she became what you might call a regular churchgoer. Lyman was her hero. She had the idea that he was a competitor of Cicero in oratory, and that he looked a good deal the way Saint Sebastian looked when he was stuck full of arrows. When he rolled up his eyes, like a man does when the barber looks for a cinder, she felt a faintness come all over her.

Goldman, the tobacconist, who knows all about everybody in Bodbank, says:

"Purdigale at the time he come here was a little feller, with a head big enough for consequence—one of those men who appeared at his best when he was leaning out of a window. His legs were miscalculated; so he had to lower his whole body to reach the ground. He had to work those legs so fast when he walked that when he was strolling he looked as though he was breaking into a run. So his feet were always nervous and prompt. Below his waist he was an excited insect, and all above seemed like a combination of Vergil and Dante, and what a Prohibition congressman would look like if true. All that was calm and lofty about him had risen to the top, like cream."

Earnestness shone out of Purdigale, with high candle power. I understand that he was earnest when he was a child in arms. He was earnest about malted milk, high marks at school, the anticigarette pledge, the place he wanted to earn for himself as a writer of religious novels—and even about Bodbank. The malted milk had given him a malted look; the high marks at school had kept him out of his father's cooperage shop in Cedar Rapids, Iowa; he had too much conscience to be a doctor, not enough to be a lawyer. And so, after he had gone to the Peoria Theological Seminary, he came to the Calhoun Street Church at "eight hundred dollars a year and found."

Back in Cedar Rapids his relatives went on expecting him to shake the world some day and have his name in the public prints. And that was during the ten years when Fame was doing her best to hint to him that the flirtation was over.

Think of the hopes of parents all over this great land; think of the young heads that go to rest speculating on what the world will say when the world finds out; think of the shoe leather, the arteries, the pencil points and the weak eyes worn out in hope! For these thoughts I could shed tears and pray for arms long enough to go about the shoulders of all the foolish mothers, the foolish fathers, and those who find out at last that mother was wrong and father had the miscalculations—and even the neighbors picked a dark horse who also ran.

"The trouble with Fame is that she breaks the news too gently," said Lyman to me. "If she'd only been frank with me she'd have told me the truth at first, and saved me forty quarts of ink, about four hundred gallons of kerosene, three student lamps, fifteen hundred sheets of legal-size paper, sixty headaches, fifty dollars in stamps, and years of bitter disappointment. She might just as well have told me in the beginning that my useful literary career would be confined to being one of the editors of The Cyclopedia of Science, Wit and Household Facts, published by the Universal University Book Publishing Company, of Bellaire, Ohio, and London, England, and sold to farmers by college students using their vacations to canvass turnpikes in red-wheeled runabouts and celluloid collars."

Purdigale had expected to use the ministry as a stepping-stone to literature; his foot slipped on literature, and at one time we all thought he'd never leave the stepping-stone where he had sat down.

I think he believed it too; he began to talk about his flock; and that means a preacher has settled down to business.

He began to talk about his flock about two years after he had come to Bodbank with a calfskin trunk with the hair all on; and Olivia noticed his new zeal, and I think she promoted him in her heart from a hero to something that ordinary mortals can't name and know nothing about.

It was her chosen duty to decorate the church and put out the musty Sunday-school books after morning service; and sing a soprano, with a quiver in it, and with an irregular gasoline feed, which made it stop going up some of the steeper hills toward the high notes. She often saw him at choir practice and in other places. You might say she never missed a chance to see him, and she applied scientific management to increase those chances.

"Follers him round when she can, just like a dog, as far as her eyes is concerned," Hugo Putney, the sexton, used to say. "She may be a trifle sallow outside, but her heart ain't a mite sallow."

Bless my stars! That was more than twenty years ago! Putney died in 1893, which I remember because he was going to the World's Fair and his daughter had sewed the money into his clothes. And so it was more than twenty years ago that Olivia, a long time after the strange horrid man had spoken to her on Gray Street, went through the second climax of her life.

As I understand it the thing happened one day up in the belfry. Some devil had prompted Lyman to invite Olivia and Mrs. Martin, the butcher's wife, to climb the ladder and see the view as far as Pickman's Point, where the sandbars are.

Olivia said she'd go; and the two of them found themselves alone up on the platform under those big bells that Du Fresne gave, so that all the Sunday mornings of our future should be spoiled by the Portuguese hymn, played the way a blacksmith would play it, running back and forth, with one hammer hitting a clank here and a clink there.

Nobody can tell what got into Purdigale. Maybe he was lonesome and the evenings, without any more work on his novels, had grown long; maybe he had guessed that whatever was behind Olivia's brown, setter-dog, sea-lion, plush-soul eyes was rare and fine enough to make up for sharp angles and the lack of peach-and-creaminess—and even for her poetry.

"Olivia," says he, "we've seen a lot of each other." She began to tremble. "Been two years now," says he. "And there's something I've had in my heart to say to you"

She began to act like a horse that's going to founder.

"Oh, Lyman!" says she, clasping her long, thin, almost bony fingers.

"You know they pay me only eight hundred dollars a year," he says.

"I care not for that!" she whispered.

I suppose it was the one moment of her life! And there's no way to account for her actions except to believe that she had learned from habit of thought to look on love as a thing so desirable that the only way to keep the neighbors from knowing how much she wanted it was always to be ready to act as though it were the menace of her sex.

So, when Lyman, raising himself on his little short legs, planted his kiss, she couldn't think quick enough to pull back the word she had practiced so long.

"Villain!" says she.

Poor Olivia Hall! Maybe the moment it was out of her mouth she knew she had wrecked her own life. Lyman stood back so astonished that he could only sputter.

Lyman Took the Calfskin Trunk Out Into Mrs. Newhall's Little Orchard and Burned the Sermons

He was a good minister and a God-fearing man; but even they get mad!

"I don't know which is the bigger fool—you or I," says he. "It's a closed book."

And both of them knew it was!

From then on Lyman Purdigale went his several ways. He preached the best sermons he could write until he had filled his calfskin trunk with them, and might have preached them over again without anybody being the wiser. He had three scrapbooks filled with accounts of the weddings and funerals where he had officiated, and where he had commended youth to the future and consigned old age to the past of Bodbank. He had smiled at dimity dresses at strawberry suppers, and prayed for Sunday-school children who had contracted chiggers, poison oak and ice-cream ptomaines at annual picnics. He had sat up with the sick, folded white cool hands on white cool counterpanes, received paper cutters and sleeve elastics at Christmas, and at the annual meeting of the trustees always "hoped that his sincere endeavor had met with approval," and received the assurance that it had—to the extent of eight hundred dollars.

Until a year ago last January he considered that he had seen his duty clearly and done it. No one knew—not even Lyman P.—that he was like a volcano covered at the top with snow, but with terrible things smoldering in the depths.

Bodbank, I want to tell you, had changed some in those passing years. Rhode Island Reds and Wyandottes no longer ran up and down Main Street. There were eight office buildings with elevators; the new depot had been built; and fewer folks came downtown in their slippers. There were factory chimneys along the river front where I've seen herons wading, and women had dropped the doorknob style of doing up the hair; toothpicks were worn less; and suddenly, after all the centuries of human life, we began to hear about the sex problem.

The world had improved a lot. Modern science had brought a man close to foreign civilizations and taken him a long way off from his neighbor. The fireless cooker had been coincident with the day that made pure food an extinct species; the washing machine had appeared about the time the price of votes dropped from five dollars to two, and the safety razor came along, hand in glove with cigarettes and millinery for men.

"Somehow, right and wrong got all twisted in those years," says George Henry Gunn. "For instance, when Bucknam started the Glucose Works he knew what Fred Creel was worth a day, and so did Creel; he was the only employee Ernest Bucknam had. Now he has six hundred and he doesn't know their first names, or what they earn, or what to pay 'em. He thinks each one of 'em is trying to do as little work as possible, and each one of 'em thinks he is a bloodsucker who wants 'em to work for nothing.

"Life isn't so simple for anybody now. Corporation law has put a doubt on whether honesty is the best policy, and we've come to the point where there's no way to know how to love your neighbor as yourself except to read the Revised Statutes. Once on a time life showed right and wrong like black and white; but now there's a good deal to be said on both sides."

Maybe some such thoughts as these got into the mind of Purdigale. He had been preaching the regular old bill of fare for nearly two decades; and all of a sudden he must have seen that it isn't sufficient to say to folks, "Be Christian and be kind!" because it's necessary to know what a Christian ought to think about such things as old-age pensions, and come down to brass tacks and find out what kindness is when it goes up against the problems. Lyman began to enter the field of applied goodness!

He didn't know what a difference there is between saying "Who will open his heart to conscience?" and "Who owns the property on the levee where the gambling dens and the dance halls pay the rent?"

He began by preaching a sermon in favor of the workmen's compensation law, which was before the legislature. That was his first attempt; and some of the members of his congregation, who belonged to the Bodbank Manufacturers' Association, came to him one by one, after the service, and told him privately that they thought there was a commercial tone about the workmen's compensation act which sullied the sanctity of the house of God. One of them told him that it was not befitting a preacher to enter politics. Somebody else—maybe it was Old Man Firkin, who gave the Firkin memorial windows—said he thought the sermon lacked the usual spiritual inspiration.

Just one person in the whole lot came to tell him that the sermon was good. It was Olivia Hall.

The years, as they say, had treated her kindly. The sallowness had left her. Maybe it was because she had worked all the poetry out of her system long ago. She had grown stout, and all the old chin, elbow and wrist projections had been buried. Having given up the idea of ever overcoming her loneliness, she had ceased to be lonely, which is the way it always turns out. She had moderated her yearning for immortal happiness and ecstasy to a desire for a successful pan of gingerbread and a hope that the privet hedge in front of her cottage would not winterkill.

She had looked for Romance in the clouds and she found it in a package of washing powder, in a clucky hen and a nasturtium blossom. She still had the two crow's wings of black hair, and her brown eyes had continued to follow Lyman month after month, year after year, as he moved about on his short legs. And she still smelled like lemon verbena.

"Oh, Mr. Purdigale!" said she. "I want you to preach that kind of a sermon always! Nowadays the good Samaritan, seems to me, could ride a long way without a chance to get down off a donkey and bathe anybody's head. So it's more important for him to know how to vote than how to wrap a bandage."

And Lyman stared at her.

The next Sunday he went up into the pulpit with a set jaw, as though he had some sort of fight in him. He was a changed man, some said. He talked about child labor. He said he had gone through the industries in Bodbank because they were near home. He told of finding children under twelve working in factories for three dollars a week. Somebody was breaking the laws of schools, of truancy, and the rights of childhood, he said; and it was near home too.

"Some will say they don't find anything about child labor in religion," said he, winding up. "Then, something is the matter with religion or with them. And I propose to find out which."

It was a bombshell!

Monday morning the two men who gave the bulk of the money to keep the church going came to see Lyman. The meeting was in the parlor of Mrs. Newhall's house, where Purdigale boarded—the old parlor with its conch shells on the ends of the mantelpiece, and the crayon enlargement of old Tod Newhall, who used to go through bankruptcy with the ease of a circus rider jumping through a paper hoop and landing on his feet.

I shan't say who these two men were, but both of them own industrial plants in this town. They looked round the room at the stuffed wood duck and the whatnot in the corner, and then they gave their attention to Lyman.

"Don't let us have any misunderstanding, Mr. Purdigale," said one of them. "We feel that while we support the Calhoun Street Church we should have a voice in its affairs. And we believe the men of wealth and standing in this little city are fine men and conduct their businesses on a high plane of probity. We think your sermon yesterday, no matter how sincere, may result in casting reflection on Bodbank. We do not believe in agitation. Too many agitators are abroad. Any church should have the spirit of kindliness toward all men; and your sermon yesterday was not of that spirit."

"I think I understand," said Lyman, trying to cross his legs and appear easy.

"We are not the only ones," the other man piped up. "I am afraid you have offended several of the trustees—several of the pillars of the church. I do not know what would happen if they withdrew support. The debt is not paid. And the church has no other source of support for its maintenance."

Lyman reached to the window ledge for a potted geranium and sniffed at its red blossom.

"Well," said he, "I do not wish to drive anybody out. I want to bring some practical applied Christianity to the minds of the people in Bodbank; but if I do drive any contributors away I will take their contributions of last year out of my own salary for next year. I never felt a love of my work so strong as now, and I am willing to pay out of my own pocket for it."

"How would you live?" asked one of the visitors.

"I don't know," said Purdigale cheerfully.

"Money makes the mare go," was the practical answer.

"And the church!" said the other man.

"So it is a question of which controls—money or me?" asked Lyman.

I've often wondered how many preachers find this out.

"God's will be done!" said one of the manufacturers, for the want of better words.

"Yes," said Lyman, jumping up so quickly he frightened the others. He walked back and forth on his short legs like something caught in a cage. "Is it His will that you gag me? That's what you're here for."

One of the men sighed, as though his thoughts had broken his heart. "We mustn't have conflicts in the flock," said this visitor. "If the flock does not approve of this tack you have taken, after all these long years, what remains for me to say?"

"You would suggest that I resign?"

The other two men did not answer; so Lyman walked over to the mirror, in its gilt frame, and looked at his own face in the glass. It was marked with the wrinkles and lines of a man who has worked hard in one place for twenty years; who has become forty-five, and has a calfskin trunk filled with sermons and six unpublished novels, and owns three scrapbooks of clippings of obituaries, funerals and weddings from the Daily Pilot, and a change of summer underclothes.

"All right, then—listen!" said he. "I've been thinking for more than ten years of what I would do if I were stranded in Bodbank. Well, I'm stranded in Bodbank. I couldn't buy a ticket as far as Peoria. I don't know of any other church that wants me; and if the wishy-washy sermons I've preached for all these years is my recommendation I don't blame them. Gentlemen, I admit I am the worm; but I am about to turn."

Neither of them knew what he meant, so they both gave him an indulgent smile. They thought he was just a peevish preacher and they went away with a sense of false security.

I was the only man on the board of trustees who voted not to accept the resignation, though Lyman never knew it. Two of the members carried big loans with the Trust Company and had to vote with the vice president. He had to vote with Bucknam, because Bucknam had given him a chance to come in on the ground floor in three promotions. The three members on the Bodbank Manufacturers' Association voted their straight party ticket, and the congregation was satisfied, because they knew the trustees were leaders of thought and action in Bodbank and were of high respectability.

(Continued on Page 51)

"Olivia, There's Something I've Had in My Heart to Say to You"

PARIS IN HALF-MOURNING

II

By
Anne E. Tomlinson

ON SUNDAY the Bois presents its usual appearance, being well filled with the Parisians. There seems to be no lack of men either. Armenonville is well patronized for lunch, and here one often sees the same people who frequent the Café de Paris. The Bois is very lovely now and seems to be perfectly kept, though perhaps the grass is a little higher than in ordinary times. One still sees evidence of the barricades that were placed at the gates during the early weeks of the war. These have, however, been cleared away and only traces of them remain. Bare spots in the walls, previously concealed by trees that were cut to make these barricades, spiked rails of iron that were placed across the roadways to prevent the advent of the cavalry, and big pieces of timber lying at the side of the perfectly restored driveways recall what might have been in the early days of September, 1914.

The comparison between the refinement and sweetness of the French character and the brutality of the German mode of action is well typified in the attitude that the French have. They do not hate the German at all. They are appalled with the conflict, and are more like little children who wonder what can be done next than men full of venom and hatred.

An incident at the Bois on Sunday morning demonstrates the kindliness of the French. An officer came into the restaurant at Armenonville with a little kitten clinging to his coat-sleeve and mewing piteously with hunger and fright. He had picked it up in the Bois, and his gentleness of spirit had impelled him to bring it to the restaurant with him in order to feed it. All through his *déjeuner* he kept the kitten in his arms and fed it from a saucer that he placed at the side of his plate.

On the Lookout for Spies

THE soldiers in the trenches are very fond of pets, and many of them have taken kittens to the trenches. Dogs have been forbidden, but as yet no embargo has been placed upon cats, and the little visitor to Armenonville is doubtless now a playmate of the French soldiers.

Considerable transformation has taken place on the Champ de Mars; and that part of the park which directly surrounded the Eiffel Tower is now a restricted quarter, a military zone. However, the barricade consists of a wabbly fence of slender pickets, like that used by the Parisians in the Bois for the *Fête des Fleurs*. All the shrubbery has been cut away from the base of the tower, as this quarter at the beginning of the war was much infested by spies and every precaution is now being taken. Sentries are placed at intervals and no one is allowed to come near any of the wires or approach the tower without military permission. Barracks have been built for the guard near the tower. That end of the park which is in front of the École Militaire is still open to the public and is much frequented by nursery maids and their little charges.

Some flowers have been planted, but most of those in blossom are perennials, and all the lovely flower beds within the military zone have been leveled and are now stretches of gravel and sand. The terraces in front of the Trocadéro have been transformed into another military station. These, too, are surrounded by barricades and guards. On the level, where the basins from the fountain were, are now planted cannons pointing upward, to protect the tower from an attack by the aëro fleet of the enemy. Likewise on each platform of the tower are mounted guns. There is a wonderful searchlight system.

Innumerable spies have been arrested in that quarter.

Just recently, directly opposite the house of the friend with whom I had taken tea, a spy in the garb of a priest was arrested. In this same house had also been discovered a wireless apparatus which had been taking the messages that were being sent from the tower.

The boats on the Seine are running as usual; and one stands on the bridge which crosses from the Trocadéro, looking down upon the calm current of the river with passenger boats plying back and forth, and loses sight of the fact that on either hand, to right and left, are the grim accouterments of war, ready to do such work as may come their way.

To be in Paris to-day is like being at somebody's funeral all the time. You do not see the actual mourners, but you do see everywhere the solemnity of death and the childlike acceptance of the sorrow which may or may not be personal. All are so close to it that it casts a shadow over their natural vivacity and gayety.

There is no visible enmity, no rebellion, no outcry, but a solemn acceptance of this terrible thing which has finally come to them—the realization of the bad dream that has hung over the nation for a generation. This German invasion has been their bugaboo, their nightmare, and now they have waked to find it come true. Each one had hoped it might not come in his generation; but each one felt that it would come and feared that it would fall to his portion to endure it.

So Paris, once the gayest city in the world, is now by contrast the saddest. The daily portion of sorrow dealt to her is now twenty thousand wounded passing through or stopping in the city, whereas it used to be trainloads of daily visitors seeking amusement. Paris knows, too, that this twenty thousand is only the beginning, that as the summer campaign goes on the number will increase. In spite of the fact that it is arranged that these trainloads of suffering men shall arrive at night, in order to keep down in some measure the knowledge of how many are daily wounded, Paris knows. As families are touched in turn with sorrow the news is passed along, and each one seemingly awaits with resignation the withering hand of bereavement. No one is free from the dread who has father, brother, husband, friend or relative at the front.

The first of May in Paris is always *Muguet* Day, or Lily-of-the-Valley Day. This year was no exception. The streets were lined with pushcarts directed by old women selling bunches of this sweetest of spring flowers. There is a tradition in France that if you are to have good luck throughout the year you must wear a bunch of *muguet* on Mayday. So the women and girls who were about the streets were pinning buttonhole bouquets of lilies on the soldiers they met. It was their way of expressing the hope that these poor fellows, many of them already frightfully maimed or crippled, might have better luck in the future.

One of the pastimes of the French soldiers in the trenches is the making of rings, for their friends at home, from a certain kind of aluminum-covered shell that the Germans use. These shells carry a ring design, and, being about the size to fit the average finger, they are much coveted by the French soldiers, who can quickly transform them into souvenir rings. So, when they dare, the soldiers crawl along the edges of the trenches looking for this particular kind of shell, and the Parisian girl who has a trench ring is very proud.

Parisians visit with pleasure the Hôtel des Invalides to see the captured German cannons, "the seventy-sevens," and the two flying machines, one *Taube* and one Aviatik. They are solemn-looking machines, painted above and below with huge black crosses, the design of the Iron Cross, which is the identifying mark they bear. They were captured in the early months of the campaign.

Another object of great interest to Parisians was one of their own flying machines, which had been under heavy fire and showed no less than four hundred apertures in its planes. There is also one of their splendid guns, a seventy-five, which was retrieved under heavy fire, bearing all the scars of battle. In the Musée one sees the wreck of a Zeppelin, only about a third of the aluminum shell, or body, being intact, the rest smashed and bent into fragments, a number of which were missing. The propeller is nailed against the wall. Interested throngs of men, women and children pass along the gallery to look upon this remnant of the foe's weapon. The Zeppelin is an unknown quantity to the average Frenchman, and he has greater awe of it than of the aëroplane, with which he is so familiar.

Thrilling Tea-Table Talk

IN ONE of the galleries of the Military Museum are displayed other trophies of the war—flags, helmets, shells, bombs, and so forth, belonging to the enemy. Considering the magnitude of the present strife, the trophies are of a most insignificant number; but France has had too serious business at hand to spend her time gathering trophies. When a war is so terrible that there is often no opportunity either to bury the dead or to recover the wounded, it stands to reason that there can be no gathering of trophies. The men that otherwise might be encouraged to gather flags and accouterments of the enemy are busy ministering to the suffering and closing the eyes of the dying. One of the terribly sad things of this war is that so many of the wounded are never recovered and die from lack of attention, and large numbers of the dead remain unburied. There is now no effort made to return the bodies of the dead to their families.

If one chances to go out to afternoon tea in Paris these days the conversation is certainly not light talk or persiflage, not about new clothes or new hats or even new babies. It is more apt to be something like this: "My husband is a member of the observation corps and makes his observations from a biplane. One day last week he was up in the machine and a shell of the enemy blew off the knee of his pilot. The pilot fainted, leaving the machine without control. My husband sprang forward, and, in spite of the fact that he had never driven the machine, he brought it down safely within the French lines. He says he does not know how he did it. A few days before he had another narrow escape. A shell passed through the machine while in flight, and came within a few inches of the vital part of the controlling machinery."

These are things that are talked of over the tea tables in Paris. The woman who spoke was dry-eyed and calm, a young married woman with a baby a few months old. She lived with the knowledge of the danger to which her husband was daily exposed, and yet there was nothing hysterical or distracted in her manner.

She was keyed up to bear in the bravest possible manner whatever might come. Life held only the momentary sweetness of knowing that he lived. And so it is with every Frenchwoman. Her hope for the future outcome balances her despair of the present time.

Lots of interesting things are happening all the time in Paris, and one sees many personages of importance. General Smith-Dorrien was a guest at our hotel, and one day, after receiving from President Poincaré the cross of the *Légion d'Honneur*, he was lunching with a party of intimate friends. I was interested and amused to note that the conversation that ran on at the table was about the Vernon Castles and their dancing, and not at all about war and military honors and medals! So everything goes by way of contrasts. Military heroes discuss the latest steps in dancing and the peculiarities of the popular exponents of the fashionable dances, while women at tea tables talk of war and its hazards for their loved ones.

The Café de Paris continues to be a rendezvous for luncheon, in spite of the fact that some of the restaurants in the Bois and along the Champs-Élysées are now open. The crowd there is very mixed and cosmopolitan, one of the marked personages being the Sultan of Zanzibar, who has a special table reserved every day at noon.

It was most interesting to note the attitude of the Parisians toward the Lusitania catastrophe. In the face of their own tragedy the mere fact that an English passenger ship had been sunk did not seem to register deeply. Their first question was: "Now what will America do? Will she come in?" And this question was asked with a childlike hope that we might join them as an ally. They seemed to say: "Now that you have had a taste of what we have suffered perhaps you will come in and help us." I think England feels the same way. She wants America to come in. One can hardly blame either the French or the English for this attitude, because what is the loss of a few hundred souls, even though a good many of these are women and children, as compared with their losses, which daily run into the thousands? It is but human to think first of your own troubles.

Visitations from the enemy's aircraft have been almost daily occurrences during the past ten days in Paris. Up until the day we left no damage had been done directly in the city, but the environs had been visited and bombs dropped almost daily, sometimes with and sometimes without damage. Occasionally one fell within the city. The successful raid on St.-Denis was followed by an attempt to visit Paris the following night. We went out to have our dinner at the Café de la Paix, and after we had finished we were just leaving by the main entrance, when along rushed men clad in firemen's uniforms, carrying long black poles with hooks on the end. We were ordered back into the restaurant, and these men began hurriedly to pull down the blinds of the restaurant, the windows of which were brilliantly lighted. By this time we realized what it meant—Paris was being darkened in anticipation of a Zeppelin raid.

It was a moment full of excitement. After waiting a few moments in the restaurant one of our party facetiously remarked: "What guaranty have we that this is the particular spot on which the Zeppelin will not drop a bomb? I move that we get out of here and see what is going on." So we came out into the stillness of the starlit night and saw that one by one the street lights were being extinguished. Paris was being put under the cover of darkness in order that the aëro enemy might not locate the city. As we stood on the Place de l'Opéra we heard everywhere the low murmur of voices, the Parisians out in the open gazing at the sky. While we watched there came again and again into the star-sprinkled heavens a new set of stars, movable ones as red as Mars, which we knew to be our aëro guardians—French aëroplanes flying over Paris, keeping watch over its safety. As we groped our way through the dark to our hotel, we went along the Rue de la Paix across the Place Vendôme without a ray of light, passing silent groups of Parisians watching the stars, reading in them the destiny of their beloved city. There was no evidence of fear or excitement, no noise, no movement—only the stillness of tense waiting for what might happen. The alertness of the French air corps drove back the enemy, and their machines did not reach Paris that night. A Zeppelin was turned back from the east, and numerous other craft on their way to Paris took alarm at the preparedness and ventured no nearer than the borders of the city.

The fine days in May have brought big crowds to the tea rooms along the Champs-Elysées. One of the most popular places is the Café des Ambassadeurs, where congregate many of the smart residents of Paris. There is always a sprinkling of officers, notably English, who while away a few hours at less serious pastime than war while in Paris.

The admiration that is everywhere given to the Highlander was evidenced in a most striking manner when a young Scot in full regalia of kilts and bare knees came in one afternoon to a certain café while we were there. Everybody stopped in the midst of tea drinking and conversation to take a look at this stalwart fellow. He was at once the cynosure of all eyes; some of the Frenchwomen even changed their seats to get a good look at him.

Apropos of the Scot, the Parisian tells as a great joke the impression that the Highlanders made on the Ghurkas when these regiments first arrived in France. They mistook the kilted Scot for a new kind of woman and fell madly in love at first sight. So busy were they casting glances of admiration that they seemed unable to fight when they were near the Highlanders. Now, it is said, a regiment or two is put between the Ghurkas and the Scots, to overcome this difficulty. Thus the war has its pleasantries.

We were struck with the incongruity of several Red Cross ambulances waiting along the drive while their drivers and officers were sipping tea at the Ambassadeurs. Boys will be boys, and even when on ambulance duty the temptation to get a glimpse of Paris life is irresistible. So detrimentally fascinating have some of the tea rooms and restaurants proved to soldiers on leave that the city authorities have caused some of the most flagrant offenders to

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THE GRAY DAWN

By Stewart Edward White

ILLUSTRATED BY HARVEY DUNN

XVII

THE afternoon nap suggested by Mrs. Morrell was not enjoyed; and Keith returned home feeling pretty tired and inclined to a quiet evening. Nan had to remind him of his engagement.

"Oh, let's send a note over by Wing," he said a little crossly. "I don't feel like making an effort to-night."

But Nan's convention could not approve of anything quite so radically a last-minute decision.

"It's a little late in the day for that," she pointed out. "She may have stayed in just to see us. We can leave early."

Keith went, grumbling. They found Mrs. Morrell in full evening dress, showing her neck and shoulders, which were her best points, for she was full-bosomed and rounded without losing firmness of flesh. Nan was a trifle taken aback at this gorgeousness, for she had not dressed. Keith, with his usual directness, made no secret of pretending to be utterly overwhelmed.

"I didn't know we were expected to dress for a real concert with flowers!" he cried, laughing.

Mrs. Morrell shrugged her fine shoulders indifferently.

"This old rag!" she said. "Don't let that bother you. I always like to put on something cool for the evening. It's such a relief."

It developed that Morrell had an engagement and could not stay.

"He was so disappointed," purred Mrs. Morrell.

She was all eager for the music, brushing aside this and other preliminaries.

"You play? Sing?" she asked Nan. "What a pity! I'm afraid you're going to be terribly bored."

She turned instantly to Keith, hurrying him to the piano, giving the impression of being too eager to wait. And this in turn conveyed a vibrating feeling of magnetism, of temperament under restraint, of possibilities veiled. The impact struck Keith's responsive nature full. He woke up, approached the piano with reviving interest. She struck idle chords and flashed at him over her shoulder a brilliant smile.

"What shall it be?" she demanded, still with the undercurrent of eagerness. "You choose—a man's song—something soulful. I'm just in the mood."

"Do you know the Bedouin Love Song?" he inquired.

"The Bedouin Love Song? No, I'm afraid not. We are so far out of the world."

"It's a new thing. It goes like this."

He hummed the air and she followed it hesitatingly, feeling out the accompaniment. Mrs. Morrell knew her instrument and had a quick ear. Occasionally Keith leaned over her shoulder to strike for her an elusive chord or modulation. In so doing he had to press close, and, for all his honest absorption in the matter at hand, could not help becoming aware of her subtle perfume, the shine of her flesh and the brightness of her crown of hair.

"You are Meddling With What is Really My Own Business, Madam"

"You play it," she said suddenly.

But he disclaimed the ability.

"I don't know it any better than you do, and you improvise wonderfully."

They became entirely absorbed in this most fascinating of tasks, the working out little by little of a complicated accompaniment.

"There!" she cried gayly at last. "I believe I have it. Let's try."

Keith had a strong, smooth barytone, not too well trained, but free from glaring faults and mannerisms. It filled the little drawing room ringingly. He liked the song, and he sang it with fire and a certain defiance that suited it. At its conclusion Mrs. Morrell sprang to her feet, breathing quickly, her usual hard, quick artificiality of manner quite melted.

"It's wonderful!" she cried. "It lifts one right up! It makes me feel I'd run away ——" She checked herself abruptly, and turned to where Nan sat in an armchair outside the circle of light. "Don't you just adore it?" she asked in a more restrained manner, and turned back to Keith, who was standing a little flushed and excited by the song. "You have just the voice for it, with that vibrating, deep quality." She reseated herself at the piano and struck several loud chords. Under cover of them she added, half under her breath, as though to herself, but distinctly audible to the man at her shoulder: "Lucky for us all that you are already taken."

Keith would have been more than human if he had not followed this cue with a look. She did not lower her eyes, but gave him back his gaze directly. It was as though some secret understanding sprang up between them; though Keith, in half-angry confusion, could not have analyzed it.

After this they compared notes until they found several songs they both knew. Mrs. Morrell brushed aside Keith's suggestion that she herself should sing; but she did it in a way that left the implication that he was the important one vocally.

"No, no, I've been starved too long. I'm as tired of my little reed of a voice as of the tinkle of a musical box."

The close of the evening was brought about only by the return of Morrell from his engagement. Keith had utterly forgotten his fatigue, and was tingling with the enthusiasm to which his nature always rose under stimulus. The Englishman, very self-contained, clean-cut, incisive, brought a new atmosphere. He was cordial and polite, but not expansive. Keith came down from the clouds. He remembered, with compunction, Nan sitting in the armchair, the lateness of the hour, his own fatigue.

"You should hear Mr. Keith's new song, Charley," said Mrs. Morrell. "It's the most wonderful thing—the Bedouin Love Song. You must surely sing it at the Firemen's Ball. It will make a great hit. No, you surely must. With a voice like yours, it is selfish not to use it for the benefit of all. Don't you agree with me, Mrs. Keith?"

"I'll sing it if you will play my accompaniment," said Keith.

On their way home Keith's enthusiasm bubbled up again.

"Isn't it great luck to find somebody to practice with!" he cried. "Unexpected luck in a place like this! I wish you cared for music."

"Oh, I do," said Nan. "I love it. But I just can't do it, that's all."

"Did you like it to-night?"

"I liked it when you really sang," replied Nan with a little yawn; "but it always took you such a time to get at it."

A short silence fell.

"Are you really going to sing at the Firemen's Ball?" she asked curiously.

"I haven't been asked yet," he reminded her. "Don't you think it a good idea?"

"Oh, I don't know," said Nan, but her voice had a little edge.

Keith felt it, and made the usual masculine blunder. He stopped short, thunderstruck at a new idea.

"Why, Nan," he cried reproachfully, "I don't believe you like her!"

"Like her!" she flashed back, her anger leaping to unreasonable proportions. "That old frump!"

No sooner had the door closed after them than Morrell's conventional smile faded and his countenance fell into its usual hard, cold impassivity.

"Well, what is the game there?" he demanded.

"There is no game," she replied indifferently.

"There is very little money there, I warn you," he persisted.

She turned on him with sudden fury.

"Oh, shut up!" she cried. "I know my own business!"

"And I know mine," he told her, slowly and dangerously; "and I warn you to go slow, unless I give the word."

She stared at him a moment, and he stared back. Then quite deliberately she walked over to him, until her breast almost touched him. Her eyes were half closed and a little smile parted her full lips.

"Charley," she drawled wickedly, "I warn you to go slow. And I warn you not to interfere with me, or I might interfere with you!"

Morrell shrugged his shoulders and turned away with an assumption of indifference:

"Please yourself, but I can't afford a scandal just now."

"You can't afford a scandal!" she cried, and laughed.

"Not just now," he repeated.

XVIII

PERHAPS this unwise antagonizing by Morrell, perhaps the idleness with which the well-to-do woman was afflicted, perhaps a genuine liking for Keith gave Mrs. Morrell just the impulse needed. At any rate she used the common bond of music to bring him much into her company. This was not a difficult matter. Keith was extravagantly fond of just this sort of experimental amateur excursion into lighter music, and he liked Mrs. Morrell. She was a good sort, straightforward and honest and direct, no nonsense in her, but she knew her way about, and a man could have a sort of pleasing, harmless flirtation to which she knew how to play up. There was not, nor could there be—in Keith's mind—any harm in their relations. Nan was the woman for him; but that didn't mean that he was never to see anybody else, or that other women might not, of course in unessential and superficial ways, answer some of his varied needs.

Mrs. Morrell was skillful at keeping up his interest, and she was equally skillful in gradually excluding Nan. This was not difficult, for Nan was secretly bored by the eternal practicing and repelled by Mrs. Morrell's efforts to be fascinating. She saw them plainly enough; but was at first merely amused and faintly disgusted, for she was proud enough to believe absolutely that such crude methods could have no effect on Milton, overlooking the fact that the crudities of women never appear as plainly to a man as they do to another woman. For a woman is in the know. At first she offered one excuse or another, in an attempt to be both polite and plausible. She much preferred a book at home, or a whole free evening to work at making her house attractive. Later Keith got into the habit of taking her attitude for granted.

"I promised to run over to the Morrells' this evening," he would say. "More music. Of course you won't care to come. You won't be lonely? I won't be gone late."

"Of course not," she laughed. "I'm thankful for the chance to get through with the blue room."

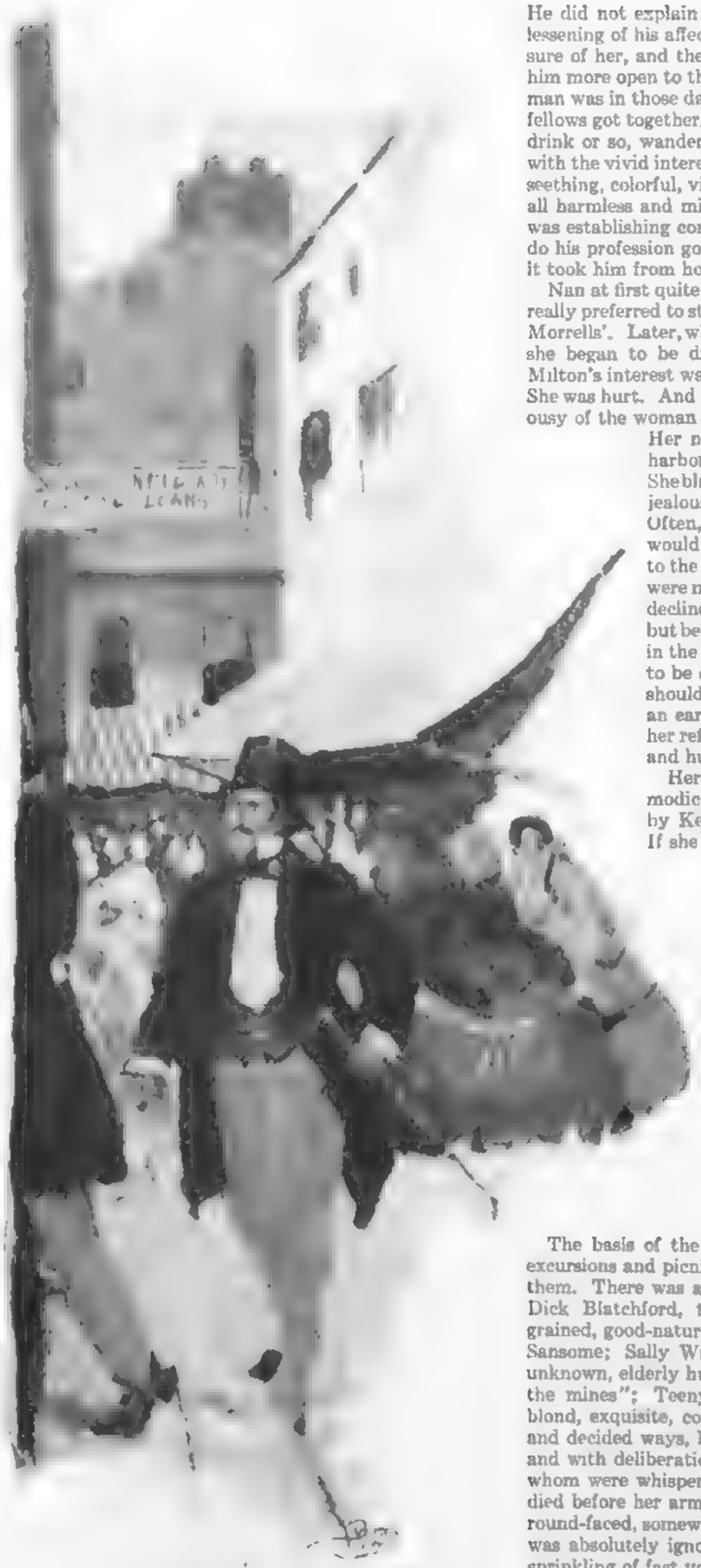
Nevertheless, after a time she began to experience a faint, unreasonable resentment; and Keith an equally faint, equally unreasonable feeling of guilt.

Left to itself this situation would, therefore, have righted itself; but Mrs. Morrell was keen enough to give it the required directing touches:

"Too bad we can't tear your wife away from her house and garden."

"If you only had someone to practice with regularly at home! Your voice ought to be systematically cultivated. It is wonderful!"

And later: "You ought not to come here so much, I suppose," rather doubtfully. "Any sort of practice and



At the Appointed Time Sherwood Took Keith to Malcolm Nell's Office

accompaniment, even my poor efforts, does you so much good! You or I would understand perfectly; but it is sometimes so difficult for the inexperienced domestic type to comprehend! An older woman who understands men knows—— But come, we must sing that once more."

The effect of these and a thousand similar speeches, injected apparently at random here and there in the tide of other things, was at once to intensify Keith's vague feeling of guilt, and to put it in the light somehow of an injustice to himself. He had an unformulated notion that if Nan only would or could understand the situation and be a good fellow, everyone would be happy; but as she was a mere woman, with a woman's prejudices, this was impossible. It was absurd to expect him to give up his music just because she wanted to be difficult. He had nothing whatever to conceal, and yet it really seemed that difficulty and concealment would be necessary if this sort of unspoken reproach were kept up. Women were so confounded single-minded! . . .

And as the normal, healthy, nonintrospective male tends to avoid discomfort even of his own making, it thus came about that Keith spent less and less time at home. He did not explain to himself why. It was certainly no lessening of his affection for Nan. Only he felt absolutely sure of her, and the mental situation above sketched left him more open to the lure of downtown, which to any live man was in those days specially great. Every evening the fellows got together, jawed things over, played pool, had a drink or so, wandered from one place to another, looked with the vivid interest of the young and able-bodied on the seething, colorful, vital life of the new community. It was all harmless and mighty pleasant. Keith argued that he was establishing connections and meeting men who could do his profession good, which was more or less true. But it took him from home evenings.

Nan at first quite innocently played into his hands. She really preferred to stay at home rather than be bored at the Morrells'. Later, when this tradition had been established, she began to be disturbed, not by any suspicion that Milton's interest was straying, but by a feeling of neglect. She was hurt. And little by little, in spite of herself, a jealousy of the woman next door began to tinge her solitude. Her nature was too noble and generous to harbor such a sentiment without a struggle. She blamed herself for unworthy and wretched jealousy, and yet she could not help herself. Often, especially at first, Keith in an impulse would throw over his plans and ask her to go to the theater or to a concert, of which there were many and excellent ones. She generally declined, not because she did not want to go, but because of that impelling desire, universal in the feminine soul, to be a little wooed to it, to be compelled by a gentle persuasion that should at once make up for the past and be an earnest for the future. Only Keith took her refusal at its face value. Nan was lonely and hurt.

Her refusals to respond to his rather spasmodic attempts to be nice to her were adopted by Keith's subconscious needs for comfort. If she didn't want to see anything of life she shouldn't expect him to bury himself. His restless mind gradually adopted the fiction, persistently held before him by Mrs. Morrell, that his wife was, indeed, a domestic little body, fond only of her home and garden. As soon as he had hypnotized himself into the full acceptance of this, he felt much happier, his uneasiness fell from him and he continued life with zest.

If anyone had told him that he was neglecting Nan he probably would have been surprised. They were busy; they met amicably; there were no reproaches; they managed to get about and enjoy things together quite a lot.

The basis of the latter illusion rested on the Sunday excursions and picnics. Both the Keiths always attended them. There was always the same crowd: the Morrells; Dick Blatchford, the contractor, and his fat, coarse-grained, good-natured Irish wife; Calhoun Bennett; Ben Sansome; Sally Warren, a dashing grass widow, whose unknown, elderly husband seemed to be always away "at the mines"; Teeny McFarlane, small, dainty, precise, blond, exquisite, cool, with very self-possessed manners and decided ways, but with the capacity for occasionally and with deliberation outdoing the worst of them, about whom were whispered furtive things the rumor of which died before her armored front; her husband, a fat, jolly, round-faced, somewhat pop-eyed man, who adored her and was absolutely ignorant of one side of her; these and a sprinkling of fast youths made the party. Sometimes the celebrated Sam Brannan went along—loud, coarse, shrewd, bull-voiced, kindly when not crossed, unscrupulous, dictatorial and overbearing. They all got to know one another very well and to be very free in one another's society.

The usual procedure was to drive in buggies, sometimes to the beach, sometimes down the peninsula, starting rather early and staying out all day. Occasionally rather elaborate lunches were brought, with servants to spread them; but the usual custom was to stop at one of the numerous roadhouses. No man drove, walked or talked with his own wife; but, nevertheless, these affairs, though rowdy, noisy and fast enough, were essentially harmless. The respectable members of the community were sufficiently shocked, however. Gay dresses, gay laughter, gay behavior, gay scorn of convention—above all, the resort to the mysterious, naughty roadhouses—were enough. It must be confessed that at times things seemed to go a bit far; but Nan, who was at first bewildered and shocked, noticed that the women did many things in public and nothing in private. As already her mind and her tolerance were adapting themselves to new things, she was able to accept it all philosophically as part of a new phase of life.

These people had no qualms about themselves; and they passed judgment on others with entire assurance. In their

slang all with whom they came into contact were either "Hearses" or "Live Mollies." There was nothing racial, local or social in this division. A family might be divided, one member being a Live Molly and all the rest the most dismal of Hearses. Occasionally a stranger might be brought along. He did not know it, but always he was very carefully watched and appraised; his status discussed and decided at the supper to which the same people—minus all strangers—gathered later. At one of these discussions a third estate came into being.

Teeny McFarlane had that day brought with her a young man of about twenty-four or twenty-five, well-dressed, of pleasant features, agreeable in manner, well-spoken but quiet.

"He isn't a Live Molly," stated Sally positively.

"Well, Sally took a walk with him," observed Sam Brannan dryly; "she ought to know!"

"Don't need to take a walk with him," countered Sally. "Just take a talk with him—or try to."

"I did try to," interpolated Mrs. Morrell.

"May as well make it unanimous, looks like," said Sam. "He goes for a Hearse."

But Teeny McFarlane interposed in her positive, precise little way.

"I object," she drawled. "He certainly isn't as bad as all that. He's a nice boy, and he never bored anybody in his life. Did he bore you, Sally?"

"I can't say he did, now you mention it. He's one of those nice, doggy people you don't mind having round."

They discussed the matter animatedly. Teeny McFarlane developed an unexpected obstinacy. She did not suggest that the young man was to be included in any of the future parties; indeed she answered the direct question decidedly in the negative. "No, there is no use trying to include anybody unless he decidedly 'belongs.'"

"You wouldn't call him a Live Molly, now, would you, Teeny?" implored Cal Bennett.

"No," she answered slowly, "I suppose not. But he is not a Hearse."

The men, all but Popsy McFarlane, were inspecting Teeny's cool, unrevealing exterior with covert curiosity. She was always an enigma to them. Each man was asking why her interest in the mere labeling of this stranger.

"He isn't a Live Molly and she objects to his being a Hearse," laughed Sally. "He must be something between them. What," she inquired with the air of propounding a conundrum, "is between a Live Molly and a Hearse?"

"Give it up!" they cried unanimously.

Sally looked nonplused, then shrieked: "Why, the pallbearers, of course!"

The silly phrase caught. Thereafter those who were acknowledged to be all right enough, but not of their feather, were known as Pallbearers.

The Keiths were Live Mollies. He was decidedly one. His appearance alone inspired good nature and high spirits, he looked so clean, vividly colored, enthusiastic, alive to his finger tips. He was always game for anything, no matter how ridiculous it made him or in what sort of so-called false position it might place him. When he had reached a certain state of dancing-eyed, joyous recklessness, Nan was always athrill as to what he might do next. And Nan, spite of her quieter ways and the reserves imposed on her by her breeding, was altogether too pretty and too much of a real person ever to be classed as a Hearse. With her ravishing Eastern toilettes, her clear, creamy complexion, and the clean-cut lines of her throat, chin and cheeks she always made the other women look a little too vividly accented.

The men all admired her on sight, and at first did their best to interest her. They succeeded, for in general they were of vital stuff, but not in the intimately personal way they desired. Her nature found no thrill in experiment. One by one they gave her up in favor of less attractive but livelier or more complaisant companions; but they continued to like her and to pay her much general attention. She never, in any *nuance* of manner, even tried to make a difference; nevertheless, their attitude toward her was always more deferential than toward the other women.

Ben Sansome was the one exception to the first part of the above statement. Her gentle but obvious withdrawals from his advances piqued his conceit. Ben was a spoiled youth with plenty of money, and he had always been a spoiled youth with plenty of money. Why he had come to San Francisco no one knew. Possibly he did not know himself.

Whatever the reason, the fact remained that in this busy, new and ambitious community he was the one example, professionally, of the gilded youth. His waistcoats, gloves, varnished boots, jewelry, handkerchiefs were always patterns to the other amateur gilded youths who had also other things to do. His social tact was enormous, and a recognized institution. If there had been cotillons he would have led them; but as there were no cotillons he contented himself with being an *arbiter elegantiæ*. He rather prided himself on his knowledge of such things as jades, old prints and obscure poets of whom nobody else had ever heard. Naturally he had always been a great success with women, both as a harmless parlor ornament and in more dangerous ways.

"Young Man," Accused Mrs. Sherwood, "Do You Know That This Is Our Dance?"

In San Francisco he had probably carried farther than he would have carried anywhere else. He had sustained no serious reverses, because difficult game had not theretofore interested him. Entering half-interestedly with Nan into what he vaguely intended as one of his numerous, harmless, artistic, perfumed flirtationlets, he had found himself unexpectedly held at arms' length. Just this was needed to fillip his fancy. He went into the game as a game. Sansome made himself useful. By dint of being on hand whenever Keith's carelessness had left her in need of an escort, and only then, he managed to establish himself on a recognized footing as a sort of privileged, charming, useful, harmless family friend.

Outside this small, rather lively coterie the Keiths had very few friends. It must be confessed that the mothers of the future leaders of San Francisco society, and the bearers of what were to be her proudest names, were mostly Hearses. Their husbands were the forceful, able men of the city; but they were conventional as only a conventional woman can be when goaded into it by a general free and easy unconventional atmosphere. That was their only method of showing disapproval. The effect was worthy but dull. It was a pity, for among them were many intelligent, charming women who needed only a different atmosphere to expand. The Keiths never saw them, and gained their ideas of them only from the merciless raillery of the Live Mollies.

All this implied more or less entertaining, and entertaining was expensive. The Boyle house was expensive, for that matter; and so was about everything else, save Chinese servants and, temporarily, whatever the latest clipper ship had glutted the market with. Keith had brought with him a fair sum of money with which to make his start, but under this constant drain it dwindled. His bank balance was still considerable, but he could see its not distant finish. Clients did not come. There were more men practicing law than all the other professions. In spite of wide acquaintance and an attractive, popular personality, Keith had not as yet made a start. He did not worry, but he began to realize that he must either make some money somehow or give up his present mode of living. The latter course was unthinkable.

XIX

ONE morning Keith was sitting in his office cogitating these things. His door opened, and a meek, mild little wisp of a man sidled in. He held his hat in his hand, revealing sandy hair and a narrow forehead. His eyebrows and lashes were sandy, his eyes pale blue, his mouth weak but obstinate. On invitation he seated himself on the edge of the chair, laying his hat carefully beside him on the floor.

"I am Dr. Jacob Jones," he said, blinking at Keith. "You have heard of me?"

"I am afraid I have not," said Keith pleasantly.

The little man sighed.

"I have held the city hospital contract for three years," he explained, "and they owe me a lot of money. I thought you might collect some of it."

"I think if you'd put in a claim through the usual channels you'd receive your dues," advised Keith, somewhat puzzled. He had not heard that the city was refusing to pay legitimate claims.

"I've done that, and they've given me these," said Jones, handing Keith some papers.

Keith glanced at them. "This is scrip," he said; "it's perfectly good. When the city is without current funds it issues this scrip, bearing interest at three per cent a month. It's all right."

"Yes, I know," said the little man ineffectually; "but I don't want scrip."

Keith ran it over. It amounted to something like eleven thousand dollars.

"What do you want done about it?" he asked.

"I want you to collect the money for me."

But Keith had recollected something.

"Just wait a minute, please," he begged, and darted across the hall to a friend's office, returning after a moment with a file of legislative reports. "I thought I'd heard something about it; here it is: The state legislature has voted an issue of ten per cent bonds to take up the scrip."

"I don't understand," said Doctor Jones.

"Why, you take your scrip to the proper official and exchange it for an equal value of state bonds."

"But what good does that do me?" cried Jones excitedly. "It doesn't get me my money. They don't guarantee I can sell the bonds at par, do they? And answer me this: Isn't it just a scheme to cheat me of my interest? As I understand it, instead of three per cent a month I'm to get ten per cent a year."

"That's the effect," corroborated Keith.

"Well, I don't want bonds. I want money, as is my due."

"Wait a minute," said Keith. He read the report again slowly. "This says that holders of scrip *may* exchange for bonds; it does not say they *must* exchange," he said finally. "If that interpretation is made of the law, suit and judgment would lie against the city. Do you want to try that?"

"Of course I want to try it!" cried Jones.

"Well, bring me your contract and vouchers, and any other papers to do with the case, and I'll see what can be done."

"I have them right here," said Doctor Jones.

This, as Keith's first case, interested him more than its intrinsic worth warranted. It amused him to bring all his powers to bear, fighting strongly for the technical point and finally establishing it in court. In spite of the evident intention of the legislature that city scrip should be retired in favor of bonds, it was ruled that the word "may" in place of the word "must" practically nullified that intention. Judgment was obtained against the city for eleven thousand dollars, and the sheriff was formally instructed to sell certain waterfront lots in order to satisfy that judgment. The sale was duly advertised in the papers.

Next morning, after the first insertion of this advertisement, Keith had three more callers. These were men of importance, namely: John Geary, the first postmaster and last alcalde of the new city; William Hooper; and James King of William, at that time still a banker. These were grave, solid and weighty citizens, plainly dressed, earnest and forceful. They responded politely but formally to Keith's salute, and seated themselves.

"You were, I understand, counsel for Doctor Jones in obtaining judgment on the hospital scrip?" inquired Geary.

"That is correct," acknowledged Keith.

"We have called to inform you of a fact that perhaps escaped your notice, namely: that these gentlemen and myself have been appointed by the legislature as commissioners to manage the funded debt of the city; that, for that purpose, title of all city lands has been put in our hands."

"No, I did not know that," said Keith.

"Therefore, you see," went on Geary, "the sheriff cannot legally pass title to any lots that might be sold to satisfy Doctor Jones' judgment."

Keith pondered, his alert mind seizing with avidity on this new and interesting situation.

"No, I cannot quite see that," he said at last; "the actual title is in the city. It owns its property. You gentlemen do not claim to own it as individuals. You have had delegated to you the power to pass title, just as the sheriff and one or two others have that power; but you have not the sole power."

"We have advice that title conveyed under this judgment will be invalid."

"That is a matter for the courts to settle."

"The courts ——" began Hooper explosively, but Geary overrode him

"If all the creditors of the city were to adopt the course pursued by Doctor Jones the city would soon be bankrupt of resources."

"That is true," agreed Keith.

"Then cannot I appeal to your sense of civic patriotism."

"Gentlemen," replied Keith, "you seem to forget that in this matter I am not acting for myself, but for a client. If it were my affair I might feel inclined to discuss the matter with you more in detail. But I am only an agent."

"But ——" interrupted Hooper again.

"That is quite true," interjected James King of Witham.

"Well, we shall see your client," went on Geary. "But I might state that on the side of his own best interests he would do well to go slow. There is at least a considerable doubt as to the legality of this sale. It is unlikely that people will care to bid."

After some further polite conversation they took their leave.

Keith quickly discovered that the opinion held by the commissioners was shared by most of his friends. They acknowledged the brilliance of his legal victory, admired it heartily, and congratulated him; but they considered that victory barren. "Nobody will buy. You won't get two-bits a lot bid," they all told him.

Little Doctor Jones came to him much depressed. The commissioners had talked with him.

"Do you want my advice?" asked Keith. "Then it's this: Stick to your guns."

But little Jones was scared.

"Want my money," said he. "Perhaps I'd better take those bonds after all."

"Look here," suddenly said Keith, who had been making up his mind: "I'll guarantee you the full amount in cash within, say, two weeks, but only on condition that you go out now and spread it about everywhere that you are going to stand pat. Tell 'em all you are going to push through this sale."

"How do I know ——"

"Take a chance," interrupted Keith. "If at the end of two weeks I don't pay you cash you can do what you please. Call off the sheriff's sale at the last minute; I'll pay the costs myself. Come, that's fair enough. You can't lose a cent."

"All right," agreed Jones after a minute.

"Remember, it's part of the bargain that you state everywhere that you're going to force this sale, and that you don't let anybody bluff you."

The affair made quite a little stir. Men like Sam Brannan, Dick Blatchford, the contractor, Jim Polk, discussed Keith and his ability.

"Got a pretty little wife too," added Brannan. "Never heard of the fall of man."

"Well, she's going to if the Morrell woman has her way," observed Ben Sansome dryly.

Polk stretched his long legs and smiled his desiccated little smile.

"He's a pretty enterprising youngster—more ways than one," said he.

■

ON THE evening of the third day after his latest interview with Doctor Jones, Keith threw down his paper with a cry of triumph. He had been scanning the columns of every issue with minute care, combing even the fine print of the auctioneer's advertisements. Here was what he wanted—top of column, third page, where everyone would be sure to see it. The commissioners issued a signed statement, calling public attention to the details of their appointment, and warning that titles issued under sheriff's sale would be considered invalid.

Keith read this with great attention; then drew his personal check against Palmer, Cook & Co. for eleven thousand dollars in favor of Doctor Jones. After some search he unearthed the little man in a downtown rookery, and from him obtained an assignment of his judgment against the city. Doctor Jones lost no time in spreading the news, with the additional statement that he considered himself well out of the mess. He proceeded to order himself a long-coveted microscope, and was thenceforth lost to sight among low-tide rocks and marine algæ. The sheriff's sale came off at the advertised date. There were no bidders; the commissioners' warning had had its effect. Keith himself bought in the lots for five thousand dollars. This, less costs, was of course paid back to himself as holder of the judgment. He had title, such as it was, for about what he had given Jones.

The bargain amused Keith's acquaintances hugely. Whenever he appeared he was deluged with chaff, all of which he took good-naturedly. He was considered, in a moment of aberration, to have bought an exceedingly doubtful equity. Some thought he must have a great deal of money, arguing that only the owner of a fat bank account could afford to take such flyers; others considered that he must have very little sense. Keith was apparently unperturbed. He at once began to look about him, considering the next step in his scheme. This investment had taken nearly every cent he had left. It was incumbent to raise more money at once.

He called on John Sherwood at the Empire. The gambler listened to him attentively.

"I can't go into it," he said, when Keith had finished. A slight smile sketched itself on his strong, impassive face. "Not that I do not believe your scheme will work: I think it will. But I have long made it a rule never to try to make money outside my own business, which is gambling. I never adopt ordinary honest methods."

Keith's honest but legally trained mind failed to notice the quiet sarcasm of this. "Well, you know everybody in town. Where can I go?"

Sherwood thought a moment.

"I'll take you to Malcolm Neil," he said at last. It was Keith's turn to look thoughtful

"All right," he said at last; "but not just right away. Give me a couple of days to get ready."

At the appointed time Sherwood took Keith to Malcolm Neil's office, introduced him and at once departed. Keith took the proffered wooden chair, examining his man with the keenest attention.

Malcolm Neil, spite of his Scotch name, was a New Englander by birth. He had come out in '49, intending like everybody else to go to the mines, but had never gone farther than San Francisco. The new city offered ample scope for his talents; and he speedily became not only rich, but a dominating personality in financial circles. He accomplished this by supplementing his natural ability with absolute singleness of purpose. It was known that his sole idea was the making of money. He was reputed to be hard, devoid of sentiment, unscrupulous. Naturally he enjoyed no popularity, but a vast respect. More people had heard of him or felt his power than had seen him, for he went little abroad and preferred to work through agents. John Sherwood's service in obtaining for Keith a personal interview was a very real one. Neil's offices were small, dingy and ill lighted, in the back of one of the older and cheaper buildings. In the outer of the two were three bookkeepers. The inner contained only a desk, two chairs, and an engraving of Daniel Webster addressing the Senate.

The man himself sat humped over slightly, his head thrust a little forward as though on the point of launching a truculent challenge. He was lean, gray, with bushy, overhanging brows; eyes with glinting, metallic surfaces; had long, sinewy hands and a carved-granite and inscrutable face. His few words of greeting revealed his voice as harsh, grating and domineering.

Keith, reading his man, wasted no time in preliminaries.

"Mr. Neil," he said, "I have a scheme by which a great deal of money can be made."

Neil grunted. If it had not been for the fact that John Sherwood had introduced the maker of that speech the interview would here have terminated. Malcolm Neil deeply distrusted men with schemes to make large sums of money. After a time, as Keith still waited, he growled

"What is it?"

"That," said Keith, "I shall not disclose until my standing in the matter is assured."

"What do you want?" growled Neil.

"Fifty per cent of the profits, if you go in."

"What do you want of me?"

"The capital."

"What is the scheme?"

"That I cannot tell you without some assurance of your good intention."

"What do you expect?" rasped Neil. "That I go into this blind?"

"I have prepared this paper," said Keith, handing him a document.

Neil glanced over the paper, then read it through slowly and with great care. When he had finished he looked up at Keith, and there was a gleam of admiration in his frosty eye.

"You are a lawyer, I take it?" he surmised.

Keith nodded. Neil went over the document the third time.

"And a good one," added Neil. "This is water-tight. It seems to be a contract agreeing to the division you suggest, provided I go into the scheme. Very well, I'll sign this." He raised his voice: "Samuels, come in and witness this. Now what is the scheme?"

Continued on Page 45.

"Well, What is the Game There?" He Demanded

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Thrift by Taxation

AMONG the strange sights evoked by war not the least memorable was a deputation of British bankers and noblemen—representing a rather opulent and consequential section of British opinion—that recently waited on the government and begged it to increase taxes, in virtually all directions, with a rigorous hand.

A prime motive is to enforce thrift. It is urged that taxes be laid on imports expressly to compel a reduction in their consumption; that the rate of the income tax be raised to induce retrenchment in individual expenditure, and that the present comparatively low exemption be lowered so that workingmen, with earnings increased by war wages, will have to put by at least enough to pay their income tax.

This is a symptom of the crumbling of a free social state under the pressure of war. With the daily war expense still mounting, with orders showered on the United States for shells by the million, which cost all the way from nineteen to one thousand dollars apiece, ability to withstand a three-years war becomes to a large degree a question of thrift—of offsetting enormous losses by economy in every direction.

The drain is so tremendous that what finally wins may be not the "last hundred million pounds" of last year's oratory, but the last shilling. Expediency of the German blockade is now questioned because, by largely cutting off foreign goods, it compels the Fatherland to rigid economy. It would be wiser—British critics of the blockade now say—to encourage Germany to spend as much money abroad as possible, even for war munitions.

Economy being so important, men should not be asked to consume less, advocates of new taxes urge, in effect; they should be compelled to economize by taxation that has individual retrenchment for one of its purposes. The government should direct everything; control everything. The individual becomes merely a number.

The Price and the Law

JUDGE HOUGH, in United States District Court, recently said it was beyond his comprehension how "it can be called substantial and unreasonable restraint of trade to refuse to deal with a man who avowedly is to use his dealing to injure the vendor," when such vendor makes and sells a competitive article that cuts but a small figure in its field.

The article in question is a breakfast food. The makers fix the price at which it shall be sold at retail, and that fixed price is an important factor in their whole policy of establishing good will for their product. They refused to sell to the plaintiff, who proposed to cut the retail price—thereby disturbing the makers' relations with other patrons and with the consuming public. The plaintiff would compel the manufacturers to deal with him, though the dealing, as Judge Hough said, was avowedly to be turned to the manufacturers' injury.

This breakfast food is an insignificant item in the nation's food supply. Nobody is obliged to buy it. The manufacturers' only hope lies in inducing people to buy it, and the plaintiff proposed to weaken the inducement. How can that refusal be unreasonable restraint of trade?

Nevertheless, the courts are a good deal at sea on this question of price maintenance. There have been decisions looking in both directions. The bill to settle the question failed in the last session of Congress, but will probably fare better next winter.

A Noble Army

WE WERE humiliated the other day by reading in a Chicago newspaper that Illinois had three "leading" candidates, on the Republican side, for the presidential nomination.

The convention is barely ten months off, and politics must have fallen into a contemptible state if at this comparatively late day only three favorite sons of Illinois have advanced their presidential aspirations to a stage where they can be regarded as "leading" candidates.

Illinois contains upward of a million native-born white males of voting age, about half of whom are Republicans. The invidious constitutional requirement that the President must be thirty-five years old may disqualify ten or fifteen per cent of them. Thirty or forty per cent may be disqualified by bad habits, inability to write, lack of a plug hat and other fortuitous disadvantages. Among the remaining two hundred thousand-and-odd there must be relatively few who could not, with some practice, do whatever the leading three have done by way of setting up a provisional lien on the White House.

The situation in Illinois is strictly typical of that in various other states. In this matter of favorite sons, and during the open season, which extends from August to June every fourth year, we favor the idea involved in conscription—the idea, that is, of a levy *en masse*. It is the complimentary season. If a man has attracted any special attention of a political nature—if he has made an interesting speech, or had his name attached to a law that forty other men framed, or successfully prosecuted an unpopular criminal who pleaded guilty, or unfalteringly held a public office for many years—his fellow citizens testify to their appreciation by entering him in the presidential race as a favorite son. It is a genial custom; but much too restricted in its application. Every amiable man likes to pay a compliment when it costs him nothing. Whenever as many as twenty can agree, and the object of their agreement can secure a frock coat and a silk hat, he ought to have a fair chance in the running. We should like to see the favorite sons regimented and marching in far-flung serried ranks to a grand elimination contest just before the National Convention, each one wearing his own campaign button and waving a banner inscribed with the name of the precinct turnverein or village improvement club that backed him. . .

When the Workers Quit

TO THE number of men under arms add those engaged in making war munitions except food and clothing—though a great deal of war clothing is wasteful in that it is used up far faster than if the wearers were in a civil occupation.

Economically considered, all these men are idle, for they are producing no wealth. For Great Britain their number has been calculated at something like half the total working population. The proportion is probably about the same for the other belligerents, except Russia, where it is somewhat lower.

Suppose something like half the gainfully employed population of the United States struck work, sat down and twiddled their thumbs for two or three years, being supported in idleness by the Government during that period. Suppose there was some destruction of real property by blowing up bridges, throwing explosives into factories, burning villages. Suppose there was a very high casualty and mortality rate among the idlers. Our economic position would then be about like Europe's. The Government would be borrowing immense sums to support its millions of pensioners, and our problem would be to offset the drain as much as possible by levying on labor that is not normally employed productively—the surplus labor of women, children, the aged and the halt—and by economizing in all possible ways.

Invention Coöperative

IF A GERMAN had invented the submarine boat in its present efficient form in August, 1914, very likely Germany by now would have destroyed the British Navy, for the British Admiralty would have taken no precautions against a danger the existence of which was unknown to it. If a Frenchman last August had invented the flying machine in its present form, exclusive use of aërial scouts would have given the Allies a great advantage over their enemy. Submarines and airships are virtually inventions of the last few years. Very likely any man capable of reaching forward to the inventions of twenty years hence could decide this war, for it is quite probable that devices will then be in use the exclusive possession of which by either side now would be decisive.

This is a rather fascinating idea, and various fictionists have amused themselves with it; but, in fact, inventions do not come that way nowadays. No individual is more than a couple of weeks ahead. When a man invents anything half a dozen other men are just at the point of inventing it—because ten thousand men have pushed the idea along through preliminary stages until they have got it, so to speak, at the hatching stage.

Invention is an international social activity nowadays. It is the collective mind of Europe and America that invents everything.

Socially speaking, it is immaterial whether this American or that German or the other Frenchman hits on the idea first. The mind of Christendom had formed the idea, and if the American had not hit on it yesterday the German would do so to-morrow or the Frenchman next day. Every utensil and appliance the German soldier touches was formed, to a greater or less extent, by the mind of his enemy. Everything the enemy uses might bear the stamp: Made—more or less—in Germany.

The Blessings of Bankruptcy

THE corporation has mostly rid us of one literary nuisance—that is, of the old-fashioned bankrupt, like Mr. Tulliver, for whom inability to pay one's debts in full was a kind of secular damnation. The bankrupt was then a lost mortal soul, cast into an earthly Hades, where his state of utter reprobation was viewed with ineffable horror by himself and his friends. The curse descended to the next generation, and the son of a bankrupt who failed to pay his father's debts passed through life with at least one leg visibly in the Pit.

The corporation, by distributing the taint among a large number of persons, took off its edge. The younger Dumas observed that the first woman who sinned went away and hid her face. When the second one joined her they consoled and excused each other. When the third came along they gave a party.

As each bankruptcy came more and more to involve anywhere from a hundred to a thousand stockholders, its damnatory character vanished, until now, in the larger business world, insolvency is merely an incident, and reorganization is a standard activity. Properties with capitalization running into hundreds of millions are going through the process.

A concern has become overloaded with debts. It plainly wabbles, lurches and functions badly. Well, nobody bothers very much as to how it got into that state. It is taken in hand, tossed on the table, pulled apart, and started over again.

We wish the expertness and hardy expedition with which Wall Street resorts to bankruptcy and reorganization proceedings could be extended to other fields. Confessing bankruptcy followed by thorough reorganization is an immensely extensive and everstanding human need. Most of our politics and a considerable part of our ethics are really bankrupt; but, like Mr. Tulliver, we would suffer any amount of loss and inconvenience rather than confess it and go through reorganization.

Taxing the Landlord

FORMERLY Pittsburgh had a lovely system of taxation that put a premium on holding city land vacant and unimproved for a speculative rise in value, and penalized the man who rashly improved a bit of land by building a home on it. So long as the land was held vacant and grew up to weeds it might palm itself off as agricultural property and take only half the tax rate imposed on a workman's home.

The inexpediency of this system was persistently pointed out. It was urged that doubling a man's tax rate because he improved his land was a poor way to induce improvement; but we do not remember anybody's urging that this inexpedient tax system would ruin the city, drive capital to suicide, paralyze enterprise, and destroy our most cherished American institutions. It was a poor way of taxing realty; but that a city would continue to grow in spite of it and the palladium of our liberties manage to maintain a perpendicular position nobody seemed seriously to doubt.

In correcting this old system Pittsburgh put the emphasis on the other side, where it plainly belongs. That city provided that, by slow steps, extending over a series of years, the tax rate on improvements should be reduced to half that on land.

The new system went into effect only a year ago; so improvements, as yet, enjoy only a ten per cent advantage over land. Already we find this new system denounced in bitter and sweeping terms, as visibly bearing the seeds of universal ruin and decay. So distressful is the clamor against it that the last legislature would have repealed the law if the governor had not intervened.

Touch the city landlord with only the tip of a finger, and a spasm runs through the conservative body politic.

When Half the World Goes Broke

By A. C. LAUT

ONE does not need to be a prophet to predict that if the war goes on for another year half the world will go broke. In one year the war has cost twenty-five billion dollars—that is, for pure war spendings, not estimating a cash loss for life or a cash loss for trade ruined. Twenty-five billions is more than all the debts of all the fighting nations. It is more than half of the income on investment of all the fighting nations.

For instance, take England: Englishmen's incomes from capital investment are set at ten billion dollars a year. The war is costing England five billions a year; and the cost grows greater the longer it lasts, like compound interest or a fire generating its own combustion and feeding on its own flames. In September, 1914, the war was costing England seven hundred thousand pounds a day. By December the daily slaughter bill had mounted to one million four hundred thousand pounds. By January the daily price for the sea of blood deluging Europe had mounted to two million pounds. By August the war bill totaled three million pounds a day. Likewise of Germany and Austria and Russia and France. Like a raging fire, the flames reach higher, wider and more furious every moment they last. War bills have reached the stage where they are fanning their own flames; so the man on the street does not need to be a prophet or a banker to predict that if the war lasts another year half the world will go broke. If England is spending half her investment income now, what will she have spent in another year?

And the situation is much more desperate in Russia and Germany and France and Austria, and even in the lesser countries, like Bulgaria and Rumania, which are yet only on the edge of the vortex. Germany loaned one of these lesser countries twenty-five million dollars to keep out of the war, and England indorsed bills for the other country, to the extent of twenty-five millions, to come in. When Russia tried to buy a hundred and fifty million dollars' worth of war supplies from a great company in the United States, that company, which has its own secret agents in Russia, refused to accept the order until England indorsed Russia's notes.

As for Germany, she cannot obtain loans abroad and is consuming her own fat. How lean that fat is becoming may be guessed from the fact that she is practically commandeering all the gold in the realm, from household jewels to trade coins. When France tried to float a national loan in the United States the underwriters had two-fifths left on their hands.

The public bought only thirty millions of the fifty million dollars offered.

When France offered American securities as collateral she got her money; but did you ever think she might have to commandeer those American stocks and bonds from patriotic private holders to give security for her borrowings in the United States? And France has just forbidden the export of gold in any shape or form.

As for Austria, her finances have fallen so low that no national bank statement has been issued for almost a year. It means nothing to say that at the time of writing Russian exchange is from twenty-four to thirty per cent below normal, German fourteen per cent, and Italian twelve to eighteen—for these exchanges fluctuate every day; and, as far as world exchange is concerned, Germany and Austria are off the map. Perhaps it means more to put it in dollar terms. When Rumania smuggles wheat and meat into Austria the peasant wants his pay in gold—American gold if possible; and when the Swedes run a contraband cargo across the Baltic to Russia or Germany the shipper demands payment in gold or in American dollars.

Put it another way: In June an American dollar was worth $1.02 in England, $1.09 in France, $1.17 in Germany, $1.18 in Italy, $1.33 in Russia, $1.34 in Austria. Put it yet another way: Your Rumanian peasant sells a bushel of wheat to an Austrian miller for an American dollar. With that dollar he can buy $1.34 of Austrian goods to sell in Rumania. Dollars are up. They are very precious things in Europe just now.

A European Gold Famine

IF THIS has happened after one year of war, what will happen after a second year, a third year—perhaps a fifth? Half the world will go broke, of course; but what does it mean when half the world goes broke? It means the fighting nations will have to commandeer private incomes to pay debts or—repudiate those debts; and that is not so easy as it was a century ago, before the world was knit together by a warp and woof of finance. A nation forced to repudiate its bills now would be outlawed commercially off the face of the earth, or gobbled up *in toto* by the nation to which it owed the debt. I believe the proper banking way to put the situation is: "The gold standard will be impaired and the fighting nations will go on a credit basis; and when the strain becomes too much the credit will collapse."

That's where Uncle Sam comes in. He wants to know how much of that credit basis will be over here when the collapse comes. As long as war orders amounted to only two hundred million dollars—up to January, 1915—that was easy; the nations of Europe could pay in gold. But now that war orders total five hundred million dollars, from January, 1915, to June, 1915, and a billion and a half from January, 1915, to April, 1916, how is Europe going to pay? Has she got the gold? And how about those acceptances and notes and loans and credits of the belligerent nations going broadcast all over the United States? How about them when the gold standard becomes impaired and the national credits collapse?—as collapse they eventually will if the war lasts. What kind of reaction will the collapse cause in the United States? It is all right to talk of the United States "swimming in a sea of gold" when payment comes in for the orders; but if the war lasts all the seas of old Neptune, touched by Midas, cannot pay in gold. Where are we then? And it must be confessed that the banker's answer has not had the clear, frank ring to command confidence.

"I don't care a fiddlestring," says Uncle Sam, "whether big private banks loan their heads off to the belligerents; that's their affair. But what I want to know is: Are the big banks that are making loans to the belligerents unloading the paper on the little fellows under them?

"Are the banks making the loans involving us so that we may be forced into the war to collect our debts?

"Exactly to what extent are we committed?"

The big banks hoot these questions with derision. That does not answer them. Neither does it allay suspicions purposely fostered by platform and pamphlet for political purposes to create irritation between two great sections of the American public. The only way to allay a suspicion is to knock it on the head with a fact; and even then it may snakily wriggle its tail until sundown.

The answers to these questions have nothing to do with war stocks. The war stocks are the marked cards of gamblers staking big odds. Several of the stocks that have gone highest have never paid a public dividend. Some are owned seventy-five per cent privately. No one knows what price the owners are getting for war orders, what profit is on the price, what percentage of orders comes up to specifications, and what percentage is dead loss. Yet, because a small percentage of the stock can be cornered, the gamblers are busy; and if the public woke some morning to find it had bought the seventy-five per cent of stock privately owned at prices several thousand per cent above its value for a property that lost money on war orders, the public would howl.

Yet the big banks of Wall Street have not taken many war stocks as collateral. They have maintained sphinxlike silence; and the silence has permitted a host of charges and countercharges to pass current for truth, unchecked. They have reached a point where one group of propagandists would force these charges into the presidential campaign. They are being circulated in pamphlets by hundreds of thousands. Country editors are taking them up; city papers are copying the country comments; and so the ball is coming back to where it set out—to the inner groups who are spreading the charges.

Stand back from the pro-this and pro-that, on the firm ground of pro-American only!

Without an effort on his part Uncle Sam witnesses the greatest opportunity knocking at his door that has ever come to any nation.

The nations of the world must buy all he has to sell; and they must pay in gold. The funnels of gold from every nation in the world are turned to pour their treasures into his vaults.

Instead of remaining a borrowing nation, Uncle Sam has become a lending nation.

When the dollar becomes the most dependable form of

Close Harmony

The Gift for a Lifetime

THE giving of gifts is a custom more ancient than the Pyramids. From time immemorial it has been the highest expression of esteem and appreciation.

In recent years no sentiment has been held more dear to the hearts of all classes than the giving of a watch to grown sons and daughters.

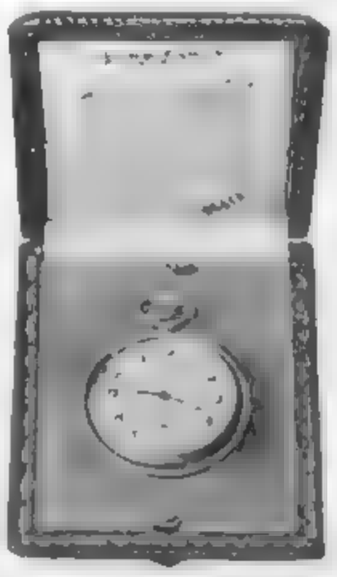
Such a gift is especially appropriate when boys and girls go away to school or college.

For this occasion no watch is more worthy of consideration than the Elgin, the fine production of our rich American genius.

The Elgin is beautiful in design. It is a timekeeper of unsurpassable repute. Into its construction are built those durable qualities that give heirloom possibilities, suggesting the loving remembrance of the giver in years to come.

No flight of fancy, indulged by mightiest kings of old, ever dreamed of a gift so rare as an Elgin Watch. Yet modern resources and skill make it yours to own or yours to give at very modest expense.

Your jeweler, an Elgineer, has Elgin Watches as fine as you care to buy. He will case them richly or simply, according to your purse.



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currency known the dollar goes to a premium; and when the dollar exchange dominates, the sales of world commodities must shift from Liverpool and London and Amsterdam and Paris and Berlin to America.

In other words, Uncle Sam finds all the spokes pointed his way. Without an effort on his part, except to keep out of the "seas of blood," he finds himself becoming the hub of finance for the world.

Said the London Statist after Sir George Paish had visited the United States: "New York may be the great international money market of the world; New York has the whole field of international finance at her feet; New York becomes the great international money market."

Says the National City Bank in an official circular to other banks: "The growth of New York as a banking center depends on its ability to finance exchange by lending capital wherever needed."

Says Hartley Withers, the English financial writer: "New York has the chance of a lifetime."

Says A. B. Leach, president of the Investment Bankers' Association: "This country will be very largely benefited by the deposit of securities sent here for safekeeping to escape taxation. . . . American business must face world-wide commercialism and world-wide banking."

Says Thomas Lamont, in an address before a Philadelphia audience: "Inevitably we shall become a creditor nation instead of a debtor nation; and such a development would certainly tend to bring about the dollar instead of the pound sterling as the international basis of exchange."

Against these predictions of benefit to the United States stand charges and countercharges, with just enough truth in them to make lies pass current for facts. You know if you stir up the shallowest pool hard enough you can make it look muddy enough to seem deep.

The truth is this: When any nation passes from a gold basis to a credit basis there is danger, unless the credit is secured.

Propagandists at Work

Within the last year Mexico, Brazil, Turkey, a dozen lesser countries and some cities, have defaulted on public debts. If the Rothschilds had not come to the rescue of Brazil that part of South America would, indeed, have gone broke. With these defaults on record, it is natural for Uncle Sam to demand caution; and it is easy for the propagandists to spread false impressions.

The propagandists have worked from three centers—New York, Washington and St. Louis. You do not need to examine their literature very thoroughly to find that most of it is timed for 1916. Now get this distinction clear in your mind—exactly what they charge; exactly the inference left in your mind, which is not stated in the charge!

The charge the group in Washington launched was that the neutrality of the United States was being violated by the issue of Federal Reserve notes to buy munitions of war and raise loans for belligerents. This charge was first voiced in Berlin. It was then taken up by a group in Washington from a pro-German constituency of the Middle West. Forget that it was politics and take the facts:

The Federal Reserve Board denied the charge categorically, wholly, and in detail.

First, as to neutrality: The Reserve Banks are privately owned banks, but publicly controlled and operated according to the rules of the Federal Reserve Board and the Federal Reserve Law. To say that a privately owned bank cannot loan to any Power, individual or country it chooses is—as the bankers say—"bunk." The Federal Reserve Law was passed for the purpose of mobilizing funds and facilitating foreign trade by permitting foreign loans and acceptances.

The Federal Reserve Banks—or, rather, the member banks of the Federal Reserve—can lend to foreign nations for munitions of war and war loans. They can legally; but the fact stands out—they have not.

The charge was first made from Berlin, in May. The Federal Reserve Board went over lists of foreign paper discounted in Reserve Banks. The European paper, acceptances, notes, and so on, indorsed by New York bankers up to May eighteenth totaled exactly five million eight hundred thousand dollars; and this was chiefly against cotton exports—not foreign war loans or munition contracts. Asked about the discounts at that time, Governor Strong stated: "So far as I am able to ascertain, not a dollar of the drafts against exports of war munitions has been discounted at the banks."

So the statements that the Federal Reserves are being used to finance the European war; that the Federal Reserves are being loaded with insecure foreign paper; that the Federal Reserves are being used to finance the war orders, may be branded holus-bolus as lies.

"There is nothing to indicate any association between foreign acceptances for war orders and the Federal Reserve Banks," said one of the foremost financial authorities in the land. "No war munition payments have come through the Federal Reserves. Our foreign paper has been solely for legitimate import and export business, entirely apart from munitions and foreign loans. All the loans of the Federal Reserves do not exceed thirty-seven million dollars and a half. When you consider that war orders exceed a billion you will see the utter absurdity of the charges that the Federal Reserves are being used illegitimately for belligerent purposes."

How Europe Can Pay

Just as explicit was the statement of another of the great exchange bankers as to loans: "When you exclude the loans to Argentina, Sweden, Canada, Norway, Switzerland, Bolivia, made for civic and municipal purposes—loans formerly obtained in London—the total loans by American banks to the belligerents up to July fifteenth do not exceed a hundred and twenty-five million dollars. What is that compared with a yearly expenditure by the belligerents of twenty-five billions? It is not the cost of two days' fighting."

Because the possible but unlikely failure of the five great banking houses in the United States handling foreign loans just now would react in a general crash, just as the defaulting of Argentina a quarter of a century ago brought about the crash of a great London house and ended in a world panic, I asked the next question:

"You say, up to July fifteenth, not over a hundred and twenty-five million dollars has been loaned to belligerent nations for war purposes. We'll suppose the war goes on and more loans are made by American banks, and foreign credit collapses, as collapse it must. What security have the American banks for the loans to nations whose finances may collapse?"

"American stocks and bonds owned by foreigners, deposited dollar for dollar as collateral against every dollar loaned. We are buying back our own securities with their money; and we are buying them at a tremendous discount against the price at which they were sold. Take it going and coming, any way you like, we are secure! We sold our stocks and bonds above par to Europe because our concerns were prosperous. We are buying them back cheap because Europe is anxious to sell in order to buy what goods we have to sell; and what goods we have to sell we are selling at top prices.

"There is over two billions and a half of American railroad securities in Europe. Up to July fifteenth we had loaned only up to one-twentieth of that. Europe is anxious for American loans; and if we are to become the financial exchange of the world we must make the loans. Do not forget that Germany floated a ten-million-dollar loan here and it sold at ninety-eight; so, if Germany complains about our loaning to belligerents she is one of them. When a European government borrows from us it can pay in three ways:

"It can pay in gold. If the war lasts Europe's gold will all come here.

"It can pay in American securities. There is two billions and a half of those in railroads, and a billion more in industrials.

"When there is no more gold and there are no more securities it can pay in imports for us. If the war stops imports to us, and Europe has no more gold and no more American securities, then the bankers here would hardly be such fools as to continue making loans without security."

Said Mr. Morgan on the eve of the war, and he has reiterated the sentiments since: "If the situation could be held in abeyance I should expect a rising tide of protest from the people, who are to pay for this war with their blood and their property. Owners of American securities should keep their heads. Properties represented by American securities will not suffer greatly by a

European war. It is idle to say America will not be hurt. The wholesale waste in such a catastrophe will result in a distribution of losses the world over; and there is no doubt the whole American people will coöperate to restore normal conditions at the earliest possible moment."

Paul Warburg, in his address before the Pan-American Conference, spoke frankly of the stupendous amount of bonds issued by the various European governments and the extraordinary inflation existing everywhere in Europe.

Theodore Price says: "The gold reserves of Europe will soon become obsolete." He predicts that the gold of Europe will soon come to America, producing here inflation, higher prices, almost frenzied speculation.

Economy the Fashion

Mr. Lamont thinks there will be no repudiation abroad, but a mighty wave of economy. Likewise thinks Mr. Leach, of the Bankers' Investment Association. France, England and Germany, all, have sent out calls to the public to cut out "fripperies" and "frivols," and save. There is a chance that after the war in Europe, and after the frenzy of speculation here, economy and old-fashioned frugality may become a fashionable fad. "Our people are wearing their clothes two and three seasons now—the same suit; they are doing it in patriotism," said the assistant commercial adviser to the German Embassy to me.

Early in the year W. P. G. Harding, of the Federal Reserve Board, put the case in these words: "The development of American acceptance business has undoubtedly been promoted by the European war. Formerly our great banking institutions were not permitted to engage in the acceptance business, and when a cargo of grain or cotton left an American port for Liverpool a draft against the shipment was drawn on starting; or, when a vessel laden with dyestuffs or jute cleared from Bremen or Hamburg for Boston or Savannah, credits covering the invoices were expressed in reichsmarks, so that the foreign banker exacted his toll in both directions. The Federal Reserve Act contained a clause permitting national banks to accept for amounts not exceeding fifty per cent of their capital and surplus; and this limitation has been extended to the full amount of capital and surplus. Substantial subscriptions to temporary loans have been made in this country; and, should the war continue, American subscriptions will assume far greater proportions. We should not forget there is a strong tendency toward inflation. Though we have a sound banking system, we must not be lulled into false security. We must be prudent. We must resist inflation. By preventing a wild temporary boom the country will be in a far better position to reap the benefits as a great World Power not engaged in war."

No man did more to push the Federal Reserve system and general reform of American currency than Irving T. Bush. Here is what he says:

"I am one of those who believe that the only reasons this country should hope for an early end of the war are humanitarian. From a business standpoint the longer the war lasts, the less we pay for it—net. The single cost we cannot escape is our share in the higher rate the world must pay for capital. To offset this, a long war gives us time to capture and, what is more important, intrench ourselves in foreign markets, to establish a foreign banking system, and build up ocean transportation. Those are the three links in a chain of foreign trade—all must be forged. One or two will not do. The longer the war, the stronger our financial position at its end—that is, assuming we keep our heads.

"The inexperienced investor might buy worthless foreign securities, but it is inconceivable that our great international banking houses will stand sponsor for shinplaster securities. They certainly have not—so far. The credit notes sold for French bankers are not based on the credit of France—that is behind them—but underlying them are millions of good sound American securities, deposited in escrow. The belligerents are still nominally on a gold basis. They must pass to a credit basis at home if the war continues, but must settle with us in gold. Our banking power, immeasurably increased by our new banking system, will still further increase, and we shall buy back with their money many of our securities formerly owned abroad.

"Even our share of a higher interest rate will not be so severe a burden as many think. If war had not come the effect of the opening of the Federal Reserve system would have been to reduce the rate for capital outside of New York. We may not get this reduction, but those parts of the country which have paid the higher rates for money in the past will not notice the increase—once the period of waiting and uncertainty on the part of the investor is past. We may be called on to finance Europe; but if we do so it will be with Europe's money. As for this country, our financial problem is how to harvest the opportunity before us. All this is aside from humanity. We would willingly forego our profit if we could end the world's suffering."

Now go back to the questions Uncle Sam has put to his bankers when half the world goes broke:

Is the United States financing the European war?

Only to the extent of ten days for the Allies; and for Germany, as far as known, only ten million dollars of loans have been floated.

Will acceptances in the Federal Reserves for war orders involve us in a financial collapse after the war?

The acceptances in the Federal Reserves are not for war orders. They are for purely commercial commodities, such as cotton and clothing and cereals; and they amount to less than only nine million dollars as against a yearly spending by the European belligerents of twenty-five billion. As W. P. G. Harding and Irving T. Bush have said, they cannot involve the United States unless the United States is foolish enough to buy paper without security; and the only foreign paper so far bought is part of the French treasury notes and the short-time Russian notes indorsed by American banks.

What security have we for the loans to Europe?

American stocks and bonds. When there are no more to be pledged Uncle Sam's banks stop lending money.

Are the big banks unloading rotten paper on the little banks?

Not a dime yet; and the little banks refused to nibble on one French loan. France could get the money only when she put up American stocks as security.

To what extent are we committed?

None yet, without security—except the portion of the French treasury notes.

Is there, then, no danger?

Go back and read what Harding and Bush say!

Two Grave Dangers

Germany stands apart from it all; for, except for ten million dollars, she has floated no loans here. There was enormous selling of American stocks by Germany just before the war, and the proceeds have no doubt been absorbed in the war chest; but of direct loans only ten million dollars was floated by Germany here. Germany has had to live off her own fat. What she owes, she owes to her people, who have subscribed so prodigally to her loans.

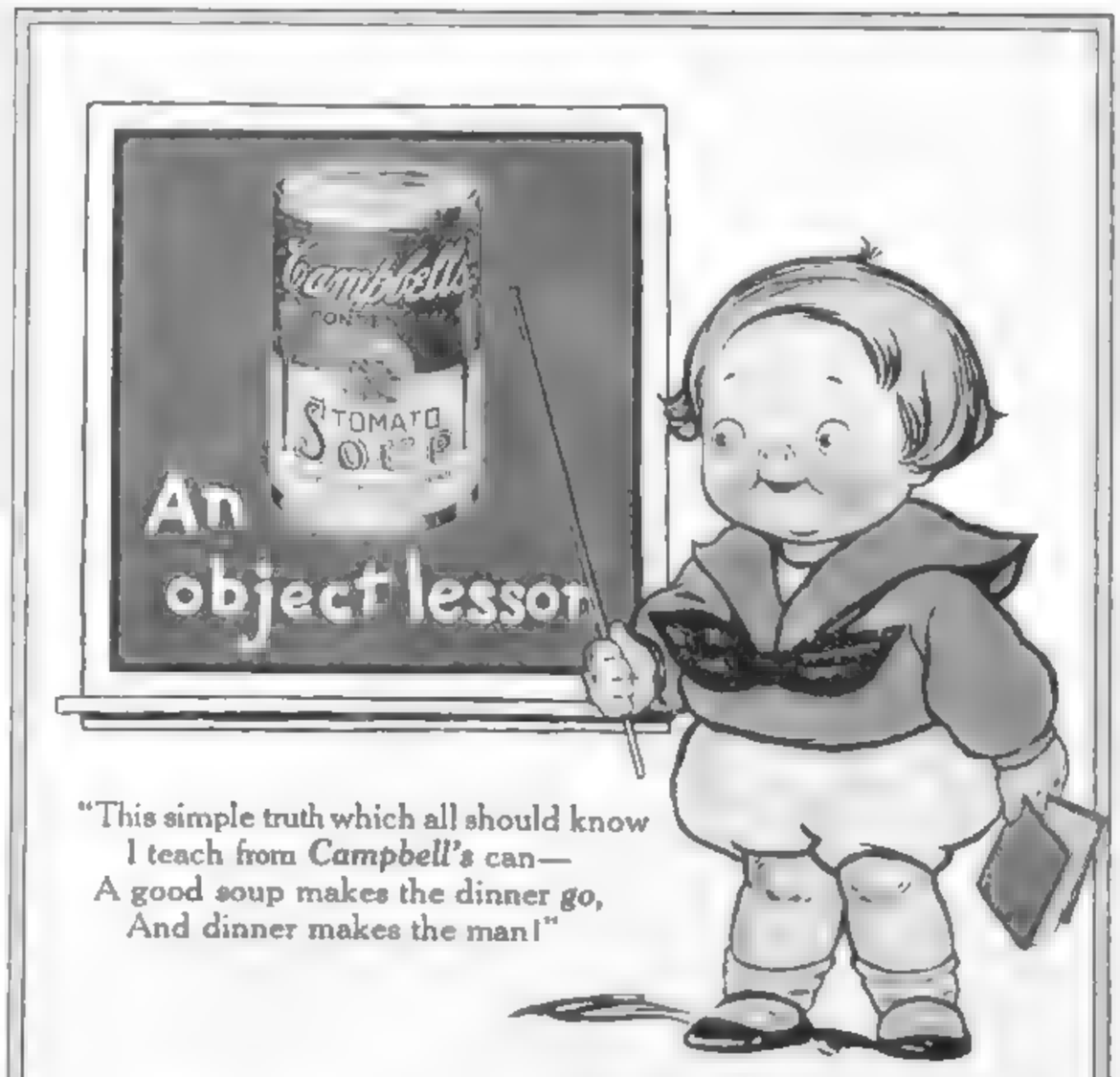
Germany is now producing nearly all she eats and is buying very little abroad. Prisoners are working her crops; and, at a pinch, she can mortgage her national railroads, telegraph and telephone—but mortgage to whom? To her own people, who still have gold; and he who secretes gold in Germany to-day is denounced as a traitor.

One charge almost too absurd to be met is that the great gold flood coming to the United States will leave the poor poorer and the rich richer. The bankers' commissions have run from one-half per cent to one and a half and two per cent. You can figure out what that totals to half a dozen banks on war orders for a billion dollars and a half. Now, wages to manufacturing plants total two-thirds of the proceeds. Machinists on these war orders are receiving for the shortest day the highest pay ever known in the United States. You can figure what that totals.

Are there, then, no dangers? Yes, two very grave ones, which members of the Federal Reserve Board have plainly stated:

First—The danger of buying foreign paper that has no security in American stocks.

Second—The danger of frenzied speculation from too much gold—what Mr. Bush calls "a morning headache after a bad financial spree"; and war stocks are giving a pretty good example of that.



"This simple truth which all should know
I teach from *Campbell's* can—
A good soup makes the dinner go,
And dinner makes the man!"

You can't get away from this.

A nourishing and appetizing first course like *Campbell's Tomato Soup* not only contributes rich food-value in itself but it makes you digest the whole dinner better. And in both these ways it increases the supply of good blood and nerve and muscle which make you what you are.

Serve this wholesome Campbell "kind" regularly at your home table and see for yourself what zest and enjoyment it adds to the entire meal, and how it benefits the health and condition of the whole family.

Served as a cream of tomato it is particularly rich and satisfying, and the plain directions on the label make this perfectly simple and easy.

Buy it by the dozen, and have it handy.

Your money back if not satisfied.

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OVERALLS
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"A smile of satisfaction with every pair"
Look for this ticket
Guaranteed the best overalls you ever bought—or money back after 30 days' wear.
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World's Greatest Overall Makers
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THE UNBEATABLE GAME OF STOCK SPECULATION

Continued from Page 5

a young man rather than about his promoting triumphs. The biographical facts that follow were told me by himself.

He was born near Turner Junction, Illinois, thirty-one miles from Chicago. He married at eighteen, was a clerk at a little hardware store in Turner Junction and soon bought out the owner. He made a living there, but no more. "Johnnie" was a bright and extremely likable chap, and made friends with the traveling salesmen, who even then saw in him what people call a character. Isaac L. Ellwood, the pioneer barbed-wire manufacturer of this country, was so impressed by him that he persuaded young Gates to give up his store and become a drummer. Gates accepted the offer of $100 a month, put a spool of the barbed wire in his trunk and went down to Texas to sell fencing to the cattle men.

He had never been a drummer, but he was sure he could sell anything. He was twenty-one years old when he arrived at San Antonio. The first thing he did was to obtain a permit from the mayor of the town—who, by the way, remained his good friend through his life—to erect a corral in the Plaza. This was the first barbed-wire fence put up in Texas. Gates went round the town telling everybody that they were going to see the most remarkable thing in the world—a fence that cost very little and would keep the cattle in. He hired twenty-five steers and invited everybody to come and see the show. People came from miles round to enjoy the discomfiture of the chubby, pink-cheeked tenderfoot, whose freshness somehow was not objectionable.

Johnnie even extended an invitation to exuberant cowboys to do whatever they wanted with the cattle inside the corral. The invitation was accepted with glee, and the mounted cow-punchers drove the cattle in every direction—except through the barbed wire. Gates sold more wire at eighteen cents a pound in one day than Ellwood could manufacture in a month. He was so successful on his first trip that he decided then and there, so he told me, that there was more money in manufacturing barbed wire than in selling it on a salary of $100 a month.

A Barbed-Wire Bonanza

Ellwood and Glidden held all the patents, but Gates induced a friend in St. Louis to go with him into the business of manufacturing barbed wire which Gates would sell in Texas. Of course Ellwood and Glidden sued him for his infringement of their patents. They tried to serve papers on him; but Gates, in the dead of night, put his crude machines on a truck and carried them across the river to Illinois and made wire there. When they located him and again tried to serve papers on him in Illinois, he merely went back to St. Louis at midnight. His nocturnal moving back and forth made his competitors call him Moonshine Gates, a name that clung to him for years. He was successful enough to be able to organize the firm of J. W. Gates & Co., eight men investing $2500 each. He told me that on this capital he paid dividends of forty or fifty per cent weekly. He said:

"I would travel and sell the wire, come back to the plant, invoice it, bill it, paint it, market it and collect the money. During the first year our profits were $150,000. I didn't like my getting only one-eighth when I did so much of the work, so I bought out my partners and incorporated the Southern Wire Company in 1880, with a capital of $50,000."

Gates was then twenty-five years old. Two years later his plant was burned to the ground. Before anybody knew what had happened Gates sought Mr. Edenborn—one of his former partners who had started an opposition plant—talked to him, and in exactly fifteen minutes had convinced Edenborn that their businesses ought to consolidate. Edenborn signed the papers. The new consolidation of Edenborn's going plant and Gates' burned one was known as the Braddock Wire Company. They built a mill at Rankin, Pennsylvania, for $250,000, of which three-fifths was borrowed money.

In 1886 Mr. Gates went to Great Britain to buy steel billets for his mills. He didn't have enough money, so he called on J. P. Morgan, talked to him, and borrowed enough money at his first interview with the banker to enable Gates to buy 50,000 tons of steel. In consequence of these heavy purchases and the great demand for steel that developed—which Gates had foreseen—the market price went up nearly ten dollars a ton. Gates told me that he sold 10,000 tons of it to Carnegie, Phipps & Co.

"I just turned over the shipping documents to them and cleared $100,000."

Gates prospered, absorbed other wire companies, and in 1892 merged them into the Consolidated Steel and Wire Company, with a paid-up capital of $4,000,000. Gates was its manager for three years, during which time the net earnings were in excess of twenty-seven per cent yearly. In 1895 he invested $700,000 in stock of the Illinois Steel Company, of which he became president, while still retaining his active interest in the Consolidated Steel and Wire Company. Three years later, in 1898, came what Wall Street still calls the "Flower Boom." The Illinois Steel Company was absorbed by the Federal Steel, and Gates received a huge block of the new stock. Federal Steel became a speculative favorite and Gates unloaded. He found himself with a large amount of cash at a time when golden opportunities lay before promoters. He organized the American Steel and Wire Company of Illinois, with a capital of $24,000,000, taking in a dozen of the best mills.

Barred Out by Mr. Morgan

The success, industrially and in the stock market, of his operations was so great that he took advantage of the boom to organize the American Steel and Wire Company of New Jersey, with a $90,000,000 capital. He really was it. His work in consolidating practically all of the wire mills of the country reads like a romance. The man was positively cyclonic, and beyond question he set the pace for the extravagance of industrial promotions that evoked so many solemn editorials from the conservative press at the time. It is no exaggeration to say that Gates made from $10,000,000 to $15,000,000 in six months. This, it must be borne in mind, was really his promoting profits. While he was even then a great stock-market plunger, he was not yet trying to beat the game in earnest.

Gates was the first man to speak of or predict a billion-dollar iron and steel combination. This prediction, coming as it did from the reckless Western plunger drunk with success, left the financial community chilled. This was in 1899. Early in 1901 J. P. Morgan organized the United States Steel Corporation, with a capitalization of more than a billion, as Gates had predicted. Many of Mr. Gates' suggestions were followed by Morgan's syndicate. Gates' reputation as a reckless and unscrupulous plunger, partly deserved by reason of his unrestrained speech, made Morgan refuse to put Gates on the board of directors of the Steel Trust. The Westerner was bitterly disappointed. He found himself out of the business in which he had been so successful—manufacturing and promoting. A man told me at the time that Mr. John J. Mitchell, of the Illinois Trust and Savings Institution, in answer to a question as to how much Gates was really worth, said: "I don't know how much John Gates is worth, but he has $22,000,000 of first-class, unpledged securities in his box here."

Gates became a stock speculator when he found he could have no voice in the affairs of the Steel Trust. I cannot assert that he deliberately tried to beat the game; but a man of his temperament, with twenty or thirty million dollars in his possession, with his energy and imagination, doubtless found gambling as pleasant a pastime as any other. At all events, he became a stock speculator. The firm in which his son was a senior partner and Gates a special became the headquarters for an aggregation of Westerners, all of whom had won millions overnight. The operations of the House of the Twelve Partners filled the Street. They made markets. The famous Louisville and Nashville coup was treated at length in a previous article in THE SATURDAY EVENING POST.

Gates doubtless had made a great deal of money speculating in United States Steel stocks, and he admitted that in the Northern Pacific panic he lost millions, but it was

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after the Louisville and Nashville deal that he seemed set out to beat the game. He lost in Southern Railway and in other deals. Space is lacking to relate in detail why or how much he lost, but this one fact remains: At the time of his death John Warne Gates didn't have left a quarter of the money he had made manufacturing and promoting. He had realized that he couldn't beat the game and was engaged in developing new enterprises legitimately. The stock market cost Gates much more than he made out of it—always bearing in mind, of course, that the stock market enabled Gates to change promoter's stock into hard cash. But as a speculator John W. Gates quit a loser

Of the older men of the generation that preceded Gates the most picturesque that I have known personally was Stephen Van Culen White. He tried to beat the game. He made millions and lost them. He was three times a millionaire and he died poor. His career does not abound in so many picturesque incidents as we find in the life of either Keene or Gates, but he is on record as being the only man who ever ran a stock corner and actually made money at it. I refer to the famous Lackawanna corner in 1884. Mr. White was a millionaire until 1891; then, through the treachery of a member of a firm through which he carried on most of his operations, Mr. White failed.

The Chicago house of S. V. White & Company settled with all its creditors on the basis of fifty cents on the dollar. In New York the situation appeared hopeless. The schedule showed nominal assets of $2,096,799; actual assets of $253,228; secured liabilities of $1,742,000 and unsecured liabilities of $1,013,543. Mr. White had friends who thought that all his creditors could be induced to release him from all legal obligations in consideration of his saying that he would pay them when he could. Mr. White himself thought it impossible to carry out such a plan. The only way in which Mr. White felt he could recoup his fortune was by his operations on the Stock Exchange, and no undischarged bankrupt could be readmitted to the Stock Exchange. He could not trade while he had legal obligations outstanding. It was, therefore, necessary for the creditors to give up their legal rights.

A Big Man With Big Qualities

The character of S. V. White was such that his verbal promise to pay when he could was found to be the one tangible asset! All his creditors released him, finding his word better than the notes of most debtors. When he walked over the floor of the Exchange the brokers cheered him and welcomed him back with pleasure. The "Deacon" was himself again.

Within one year, as the result of a series of remarkable operations, S. V. White had repaid the million dollars that he had verbally promised to pay the men who had released him from legal obligation to do so. The Chicago creditors who had settled for fifty cents on the dollar received the other fifty cents with interest.

S. V. White was one of the most versatile men that ever operated in Wall Street. His attainments as a lawyer were such that he occasionally appeared in the Supreme Court of the United States. In politics he was sufficiently successful to go to Congress. One of his amusements was astronomy, and his work in this field I have been told by professional astronomers was serious. He was prominent in social, educational and philanthropic affairs. His knowledge of the classics he kept up to the end. I have more than once heard him reply to some question about the stock market with a quotation from Horace. He had a remarkable mind; he distinguished between what was merely difficult and what was impossible as few other men; he had courage without rashness; patience and a genius for striking at the right moment. Over and above all this he had character in the highest degree. Yet he died poor, because the game he tried to beat, beat him.

Of the lesser speculators it is not necessary to speak at length. Time and again the papers have been filled with the exploits of the latest heroes of the tickers, wonderful men who have beaten the unbeatable game! And invariably, in from one month to three years the same readers have been able to learn of the bankruptcy of the same wonderful men.

If such men couldn't beat the game, what chance does the average outsider stand?

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GHOST CITIES OF THE WEST

Continued from Page 7

as confident as a Nevada Democrat on the eve of election. The soft pedal is eliminated from his organism; he deals only in superlatives; the dictionary does not contain adjectives enough for him, so he invents them as he goes along.

The old men of Eureka are not boosters of this type or, indeed, of any type at all. They have nothing to sell, nothing to gain. They simply would like to "see her the way she used to be." Their affection for the town is genuine and not influenced by any hope of personal profit. They knew the camp when it was at its best; perhaps they love it all the more for the hard times that have fallen on it. Adversity cannot change them; disappointment has not soured them; argument cannot shake them. Theirs is the pathetic patience of age. They live in the past and they talk of the past, but they look forward to the future.

Perhaps the traveling man who said the old-timers could not kid him will not believe this statement about their faith in the camp. If he ever visits Eureka again the proof waits for him where I found it—in the nine graveyards. The history of every Western boom town is written among its headstones—written so plainly that it cannot be misread. In Eureka's case the history is written in three chapters.

The first chapter tells of the early days when there was no suspicion that the struggling camp was soon to become a city. The graves of this period are marked for the most part only by mounds of rock—a necessary precaution in a coyote country—but here and there rises a plain pine slab, scoured clean by half a century of sun and wind and sleet.

The second chapter brings us to marble shafts, family plots and ornamental iron fences, marking the period of the camp's prosperity, when money was plenty and a funeral a public event. Here will be found the graves of young men and wives and children—very many of the latter—for in the boom days Eureka was a camp of families. This record ends with the second chapter, for when the general exodus took place it was the young men who led it. The middle-aged men and the old men sat down to wait.

The third chapter tells how long they waited. It is written almost entirely in pine slabs, wood being cheaper than marble and money an object in these days; and on them the traveling man may read the names of very old men who found time too short and slipped over into eternity. It may strike him, as it struck me, that few of them had family ties to hold them in Eureka; surely relatives would have known exact ages and birthplaces—and, if not faith in the future, what made the old men stay there?

There are not many of them left now—just a handful. The survivors in this grim waiting contest may be found any sunny afternoon on the bench across the street from the Brown Hotel, and the stories they tell are worth hearing—and equally worth verifying.

Through Tickets to Kingdom Come

There is an old gentleman in Eureka who has somehow missed the distinction of becoming a colonel on a governor's staff. He explained about the nine graveyards and a few other things:

"It wasn't that this was such an unhealthy camp, if that's what you're trying to get at; and it wasn't such a bad place for killings, either. We had some, of course, off and on, but not done by folks who made a business of it, you bet! The first man killed here was George Mills, a member of the Nevada Assembly in the sixties. Cornelius Buckley did it. Then Buffalo Bill Maize was plugged by the Flying Dutchman. Bulldog Kate was shot and killed by Hog-Eyed Mary. Jack Brannan was killed by Gus Botto, and a little while after that Botto was killed by Jesse Bigelow; but these, you understand, were just killings in the natural run of events.

"Somewhere I've got the statistics on Nevada homicides in the early days, and more than half of 'em were for trivial causes and some for no cause at all. Right from the start we aimed to discourage the desperado element and get rid of the men who killed for the fun of the thing. Pioche, now—that was the place to get your through ticket to Kingdom Come! They can all say what they like; I claim that Pioche, for its size, was the worst man-for-breakfast camp in the world. Why? Well, some say one thing and some say another. They had a lot of mix-ups in their mining claims over there and the miners would get to fighting underground, and what they couldn't settle with picks and shovels they would settle with guns when they got to the top. They used to say that in Pioche you could hire a man killed for a ten-dollar note, but that was stretching it some. The usual price was twenty-five; Indians and Chinamen cheaper, and Mexicans free. . . ."

When 601 Was on the Job

"We came near having some real excitement along in the seventies on account of Virginia City getting hit by a moral wave. Ever since the early sixties Storey County was the hang-out for all the bad men in Nevada, and they just naturally wore out their welcome by staying too long. Things came to a head when Bill Smith, a mining superintendent, was shot and killed by Heffnan in front of the bar at the Old International. Heffnan walked up to Smith with his gun in his hand.

"'Where'll you have it?' says he, and cut loose.

"That was going a little bit too far, because Smith hadn't done Heffnan any harm; and besides, the mining superintendent was a popular man in the community. They took Heffnan over to Gold Hill and hung him; then they started in to clean house.

"They formed what they called the Committee of 601—I'm blamed if I can remember exactly what the 601 stood for, but one thing is sure: it didn't stand for any foolishness. The committee was framed up along the lines of the San Francisco Vigilantes and composed of solid citizens who had the town's interests at heart and were tired of having men killed just to see 'em kick.

"The members of the committee sort of circulated round, picking out a man here and a man there, and dropping a hint that the traveling was pretty good and the Carson road wide open. At first the roughs didn't believe the committee meant business, and one of 'em—his name was George Kirk—thought he'd make a test case of it. He left town, but he came back again and started along C Street, loading up with courage. By the time he got to the Sawdust Corner he was so full of courage that he made a public announcement to the effect that nobody was going to tell him where to head in or where to get off; he was back in town and he was going to stay, and those that didn't like it could lump it.

"That night some members of the committee woke him up in a cellar on B Street. When Kirk found out that 601 wasn't a joke he was willing enough to leave town—yes, and anxious too—but the committee explained that, as he had made his defiance public, the example would have to be public too. They took Kirk over to the Sierra Nevada Hoisting Works and hoisted him. In the morning the miners found him hanging there, with a card pinned to the front of his shirt. All it said was: '601.'

"That was enough for the bad men. They piled out of Virginia by wholesale, without waiting for stages or anything else; because when the solid citizens of a camp start cleaning house there is no telling where they will stop, and the second lynching always comes easier than the first. By and by it gets to be a habit.

"Naturally a lot of the thugs headed for Eureka. It was the newest camp in the state and, next to Virginia, the biggest and the richest. The first thing we knew they were trying to run the town. More through luck than good management they didn't happen to kill any of our prominent citizens, but there was no guaranty that they wouldn't before they were through. The boys saw what was coming and held a secret meeting, without any fuss and feathers and brass band. We decided we'd give 'em another dose of 601; and that night the Steering Committee got busy and called on the gentle strangers. Usually the conversation ran something like this:

"'You're going under the name of Three-Fingered Johnson, ain't you?'

"'Well, what if I am?'

"Here the committeeman would look at his list.

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"Oh, nothing much; but your name is on this paper. You'd better leave town by noon to-morrow or the boys'll be looking for you with a rope.'

"'But I haven't done anything!'

"'Yes; and what's more, you ain't going to do anything. Noon to-morrow is the limit.'

"'Who says so?'

"'The local branch of the Committee of 601.'

"'Holy Moses! Have they got one of them over here too?'

"Well, sir, it worked like a charm! All you had to do was say '601' in those days. We didn't have to hang anybody at all, which in a way was a kind of a disappointment to the boys; the thugs couldn't get out of town too quick. I hope they went to Pioche, because there was a town that didn't have to import any bad men; she had plenty of her own.

"One mining camp always copies another, somehow, and to be in style Eureka had to have trouble with the Chinamen. Ours came in 1876—Centennial year—some time after Virginia had her mix-up with the pigtails. The idea was to drive 'em out of the town and out of the county. The affair didn't amount to much—a couple of Chinks were killed—but they didn't go worth a cent. We've still got a Chinatown, as you can see, and most of our Chinks are old-timers. Take that fellow who works for me—chops wood and builds the fires. I've had him thirty years, and I wouldn't know how to get along without him. He's half blind and he can't speak much English, and to my certain knowledge he hasn't had a bath in thirty years; but he's all right in his way. If I tell him to do a thing he does it, if it takes a week. I guess the Chinese troubles in this state resulted from that same notion of copying other camps. San Francisco started it, and nobody could afford to be out of style."

The Sentinel's Chronology

The editor of the Sentinel had a habit of printing in each New Year's edition a chronological review of the past year, and perhaps a few extracts from one of them will prove interesting. Whatever else may be said of life in a Nevada mining camp, it was certainly not without the charm of variety. The following items are taken at random from the review of 1880:

"January 1. Tom Travis fatally shot."

"January 15. The Hooks and Knicks disbanded and immediately reorganized. It was a move to get rid of the stiffs."

"January 17. George Cooper took a shot at the late Charlie Lynn in Lautenschlager's billiard hall."

"April 1. Miss Lottie Hasty suicides."

"April 6. Old Adam, the Shoshone Indian, buried alive."

"May 6. Miss Lizzie Baymer on her bicycle—and off again."

"June 16. Colonel Reilly laid a monster egg in the office of the Sentinel—it is still here."

"June 26. First grand parade in Eureka of the Union Guard Brass Band."

"November 18. Patsy Green fills a Chinaman with birdshot on Ruby Hill."

"November 23. The cold wave. Mrs. Higley and Benny Small married."

"November 24. A Pole partially eats a Frenchman in the Truckee Saloon."

"November 24. A Paradise reporter turns up his toes."

One wonders a little about the "stiffs" and how they got into such exclusive organizations as the Eureka Hook and Ladder and the Knickerbocker Hose Company; wonders, also, whether George Cooper missed Charlie Lynn, and whether there was any deep significance in the coupling of the news items of November twenty-third. Those are questions that cannot be answered now. The old men do not bother themselves with trifling details; they remember only the great events of Eureka's history. They remember the coming of the Slim Princess, the building of the courthouse, the day when the furnaces shut down and the flood.

What else comes to Eureka remains to be seen. Stubborn and unconvinced, she takes her stand on the closing paragraph of the introduction to Eureka County Resuscitant: "The statistical facts and reports herewith submitted are not to insnare the people, but for their just consideration, judgment and subsequent action. If true, confirm; if false, condemn. Come, see and judge."

Nothing can be fairer than that.

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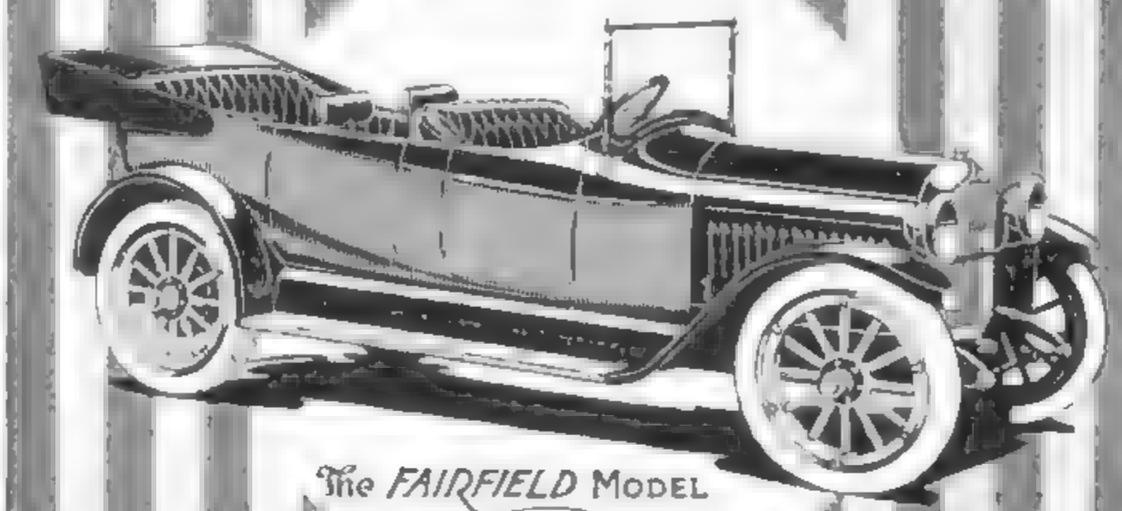

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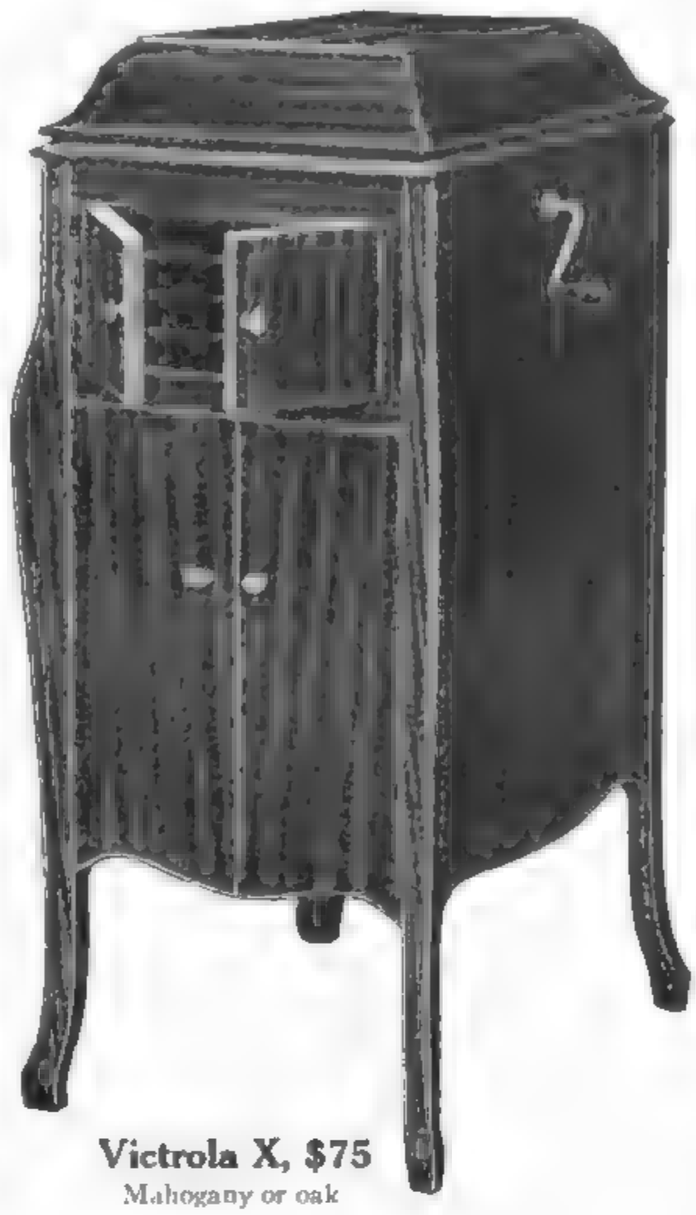

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Victrola XIV, $150
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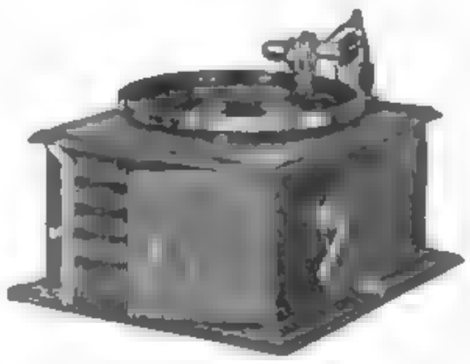

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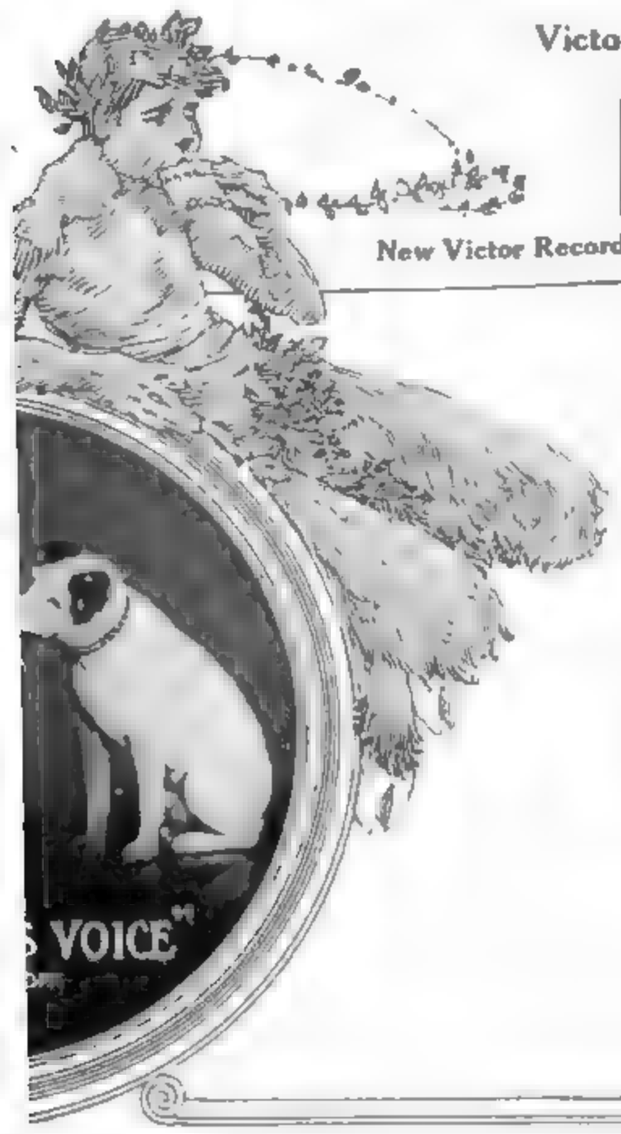

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THE GROUCH

(Concluded from Page 13)

Plenty of people had the same point. Mattie found it an unbelievable relief to wear a plain, neat skirt and waist, any kind of plain dress, and know that no critical, style-hunting eyes from Indiana, Michigan, Nebraska, Missouri or the Dakotas were scanning her from head to foot, reconnoitering cuff and collar, gore and girdle, plait and hem. And it was soul-soothing to be able to twist her hair up any trim way, and not need to consider at all its adjustment to the latest bandeau or newest perky brim or last-designed bizarre crown—which often had set so very bizarrely, as she secretly knew, on her dumpy, diffident head. Now that it was over Mattie furtively acknowledged to herself that it had often been a strain to make the stylish appearance requested by the Elite when Nature had so obviously designed her along unstylish lines.

Eighteen years or more of trying to please had its effect, however. In the lunch room Mattie soon became known as faithful and industrious. It seemed to count more there than in higher walks of toil. The other waitresses began to defer to her. The porter came to her for directions. The cashier left the cash register in her charge at intervals. The manager sometimes left the place in her charge.

For this excellent state of affairs her landlady took complacent credit to herself. Into Mattie's room she stepped one morning to express this complacence and congratulate her.

"You're just doing fine!"

"Fine!" agreed Mattie composedly enough; and then she ruffled Mrs. Swanson by adding dispiritedly: "Just as fine as a horse that's got a steady job hauling a delivery wagon."

"Dear me! We can't all be race horses!" exclaimed Mrs. Swanson tartly.

Mattie drew her hair into a painfully trim knot.

"I suppose not." Her voice was flavored equally with composure, bitterness and resignation.

That night she relieved the manager and the pretty cashier, who had a theater engagement together. Their gratitude seemed exorbitant to Mattie; but she did not tell them that an evening from her was not an important gift—nor would she especially miss it from a long length of dullness.

Trade was slack. Behind the cash register she idly turned over newspapers until midnight. Then she became conscious—though idly—that a reddish-yellow head at a table was a memory-disturber. A dispirited expression appeared on her face.

Presently Albert Bokins came forward with the slip of his order—a large one for Swanson's—eighty-five cents. But it was invoice time at the Elite and he had been too busy at seven o'clock to eat more than a sandwich. Now, according to his custom, he had made up the deficiency—and made it up, according to his custom, at the handiest place.

He laid the slip down, not glancing at the cashier, held a cigar to the small blue flame near, and then put a hand into a pocket. Puzzled, he took the hand out and put it into another pocket—and in another. Then he hastily examined all his pockets; and then a second time he examined them. Finally he looked peculiarly at the cashier and addressed her:

"I find myself in an awkward predicament. It was so warm in the office this evening that I slipped on another coat—and forgot my watch and change." He spoke with a trace of irritation at his own carelessness, but without alarm.

Mattie suddenly sat so erect that all dumpiness left her figure. And her eyes grew bright.

"Is that so?" she said.

"And I shall have to ask you to trust me until to-morrow. The amount is small ——"

"Indeed!" Mattie's eyes grew mockingly bright and her cheeks were as pink as a mold of cherry gelatin on a rack near.

Bokins repeated—this time with some uneasiness:

"I assure you I will be in to-morrow."

"That's what they all say!" quoth Mattie.

"But—good heaven!—can't you see that I am a reputable business man? I am connected with the E! —"

"My dear man," retorted Mattie boredly, "do you happen to know the percentage of dead beats who claim to be reputable business men?"

"I assure you ——"

"Save your breath!"

"Let me tell you ——"

"Don't tell me anything! I've heard it before."

"May I use your telephone to call up a friend?"—coldly.

"Certainly!" She pushed it toward him.

He called up four—who were not at home. His face seemed to chill.

"My friends are out," he explained.

"They always are!" scoffed Mattie.

Bokins stood perplexed.

"I assure you I never before in my life did this sort of thing," he said earnestly.

Mattie looked at him. It was a scoffing look. It was a leisurely look. It was a significant look. It labeled Albert Bokins as an undesirable, as a confidence man, as a trickster, as a wire tapper, as a thug. Under it he flushed. He could not help it.

"That's what they all say!" It was the weary tone of a cynic.

Then Mattie smiled meaningly at a waitress who had edged near, and beckoned to the porter, who was suspiciously regarding things from afar. Bokins uneasily followed smile and gesture.

"The amount is small," he said irritably. "If you ——"

"It isn't the amount. It is the principle of the matter!" It was the severe tone of a blasé judge.

"I have been in here dozens of times," he persisted.

"So have lots of folks," said Mattie coldly, and drew the telephone toward her. Pleasantly she asked for the Central Police Station.

"Good heaven!" cried Bokins in alarm.

The waitress approached.

"Miss Durry, I think you're making a mistake. This gentleman has often been here."

"I am doing this!" sternly said Mattie, and put her mouth to the transmitter.

Bokins had been looking at her steadily—and Bokins' memory was notorious.

"Why, I know you!" he said. "And you know who I am."

Mattie looked at him defiantly.

"Well!"

For a full minute they looked at each other steadily, unwinkingly; and then over Bokins' grave, angular face spread a grin—a whole-souled grin that transformed him.

"I guess the drinks are on me!" he said.

Mattie tried not to follow suit; but she had to. And, in turn, there spread over her face a twinkling smile—and it, too, was transforming. It robbed Mattie of more dumpiness and diffidence—that twinkling, impertinent, maliciously satisfied smile—than the fashions of eighteen years and more had been able to scotch. And dumpiness and diffidence had never been becoming to Mattie's style.

Some months later, over cold chicken sandwiches and sweet pickles, Adelina Brown contradicted her friend, Lulu Metts.

"But, my dear, I have it on the best authority! That tall, handsome salesgirl told me. They are to be married next month! Yes—that little, bashful, dumpy woman. Yes—the one who never suited the new hats. And they say he isn't a bit grouchy outside of business—though I don't believe that! He was perfectly insulting to me about that small bill I owe—as though I wouldn't pay it if I could!

"I told him I wasn't at all in the habit of doing that sort of thing—not paying my bills, you know; and he laughed. And he really didn't seem to be thinking of me either; so I didn't know whether to be offended or not. And finally he agreed to let me have thirty days—said he had a fellow feeling. I wish the Elite would get a credit man who isn't so sarcastic! Fellow feeling!"

"My dear, the man is a grouch!" said Lulu. "And I pity his wife! Let's price chiffons this afternoon."

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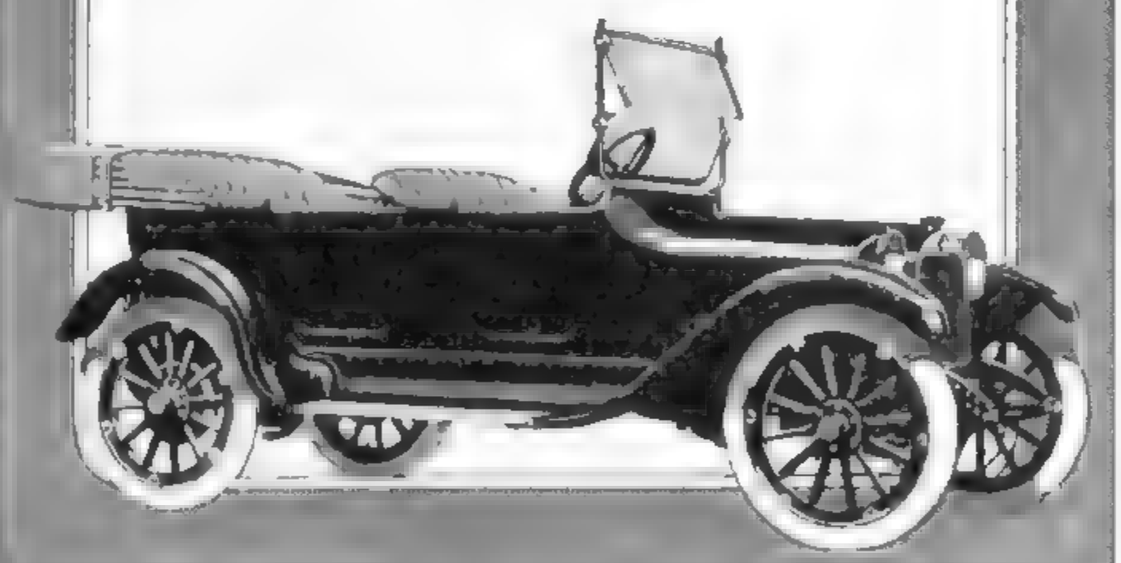

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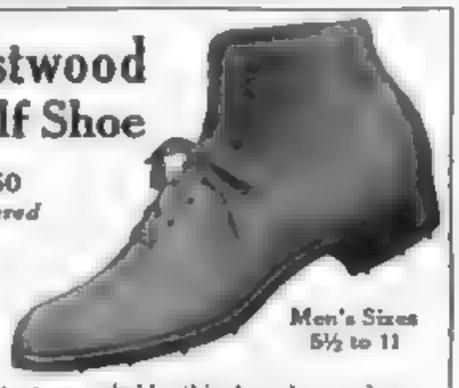

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SALT-WATER DIPLOMACY

(Continued from Page 10)

A bell jangled in the bowels of the Sea Fox, her great screw churned the water and she shot out from the Retriever.

"That's right! Go clear over to China, and expect me to haggle with this man through the megaphone, eh?" Matt roared at his mate. "Back up again!"

"I tell you, Matt, there isn't the slightest use hanging round for us," Murphy warned the towboat skipper. "I wouldn't let the ship be held up by anybody, least of all a towboat man."

"Well, when the lookout on Point Reyes telephoned into our office that the Retriever was inside the Point, I made up my mind I'd come out and get her, and I don't purpose being disappointed. I'll just wait until you drift into the breakers, and then you'll do business with me, never fear."

"G'wan!" snorted Murphy. "How's Cappy Ricks, the old villain?"

"He's fine, Mike. He wanted me to work for him, but I don't like his general manager—Mr. Olson, full speed ahead or you'll smash our stern against this barkentine. Steady! That's better. Astern a trifle. Steady! Mike, how've you been since I saw you last?"

V

"SKINNER," said Cappy Ricks, "I was called out of my bed at five o'clock this morning by the night operator at the Merchants' Exchange. He told me our Retriever was in the breakers just south of Point Reyes, but that a tug was standing by. What have you heard since?"

"She drifted in there in a calm last night, sir," Mr. Skinner replied. "Fortunately the Point Reyes lookout had reported her early yesterday evening, and one of the Red Stack tugs—the Sea Fox—took a chance and went out seeking. Lucky thing for us ——"

"The tug hauled her off then?"

"Got a line aboard just in time. I had a telephone message from Captain Murphy at Meiggs Wharf ten minutes ago. The Retriever is anchored in the fairway."

"What tug did you say it was?" Cappy queried.

"The Sea Fox."

"That's Matt Peasley's command," Cappy mused. "Lucky? I should say we are! It's up to the master of the tug very frequently whether, under such conditions, his task has been a mere towage job at the going rates or a salvage proposition to be settled in court. I dare say Matt will give us the benefit of the doubt and call it towage."

"Don't deceive yourself!" Skinner snapped. "It's salvage; Murphy said so. After he got close in Peasley refused to name a price and came aboard and made Murphy sign a paper acknowledging that his ship was in distress and dire peril, before he would even put a line aboard him ——"

"Wow! Wow! The tugboat company will libel the ship now, and sue us for fifty thousand dollars' salvage on vessel and cargo," and Cappy groaned, for he owned both. "By George!" he continued. "I didn't think Matt would do anything like that to me. No, sir! If anybody had told me that boy could be such an ingrate I'd have told him ——"

A youth entered Cappy's office uninvited.

"Captain Peasley to see you, sir," he said.

"Show the infernal fellow in," rasped Cappy, and Matt Peasley stalked into the room.

"I should like to see you privately, Mr. Ricks," he announced, and cast a significant glance at Skinner, who took the hint and left the room at once.

Matt sat down. "Well," he said, "I guess the tug Sea Fox and owners, together with her doughty skipper and crew, will finger some of your hard-earned dollars before long, Mr. Ricks. I pulled your barkentine Retriever out of the breakers this morning. In fifteen minutes she would have been on the beach and a total loss—and I have a document, signed by Captain Murphy and his mates, to prove it. I offered the pig-headed fellow a tow at ten o'clock the night before, but he declined it—trying to save a few dollars, of course—so when I had him where he had to have my services ——"

"Well!" Cappy snapped, "send your owners round and we'll try to settle out of court. If they're hogs we'll fight 'em, that's all."

"And if you do you'll get licked. We'll get a quarter of the value of that vessel and her cargo. She's easily worth fifty thousand dollars and her cargo is worth thirty thousand more—that's eighty thousand, and a quarter of eighty thousand dollars is twenty thousand."

"You'll have to fight for it, I tell you," Cappy reiterated.

"There is no necessity for a fight, Mr. Ricks. It all rests with me whether this is a salvage job or just a plain towing job at the customary rates."

Cappy looked at his ex-skipper keenly.

"Matt," he charged, "you've got a scheme. You want something."

"I do; I want to save you a lot of fuss and worry and expense. In return I want you to do something for me."

"I'll do it, Matt. What is the program?"

"Give me that twenty thousand dollars you justly owe me—twenty thousand dollars I have to my credit on your books, which you are withholding just because you have the power to withhold it."

"And in return ——"

"I'll tear up the deadly document I extorted from Murphy and report a mere towage job to my owners."

Cappy pressed the push-button and a boy appeared.

"Tell Mr. Skinner I want to see him," he ordered, and an instant later Mr. Skinner entered. "Skinner," said Cappy, "draw a check for twenty thousand in favor of Matt Peasley, and charge it to his account."

"And then send it over to the bank and certify it," Matt added, "because before I get through with you, Mr. Ricks, you'll be tempted to stop payment on it, if I know you—and I think I do."

Half an hour later Cappy handed Matt Peasley a certified check for twenty thousand dollars, and in exchange the latter handed Cappy the only proof the Red Stack people would have had, over and above the contradictory testimony of the crews of the respective vessels, that the services of their tug constituted salvage and not towage. Cappy read it, tore it into shreds and glared at Matt Peasley.

"Matt," he said very solemnly, "I'm glad this thing happened. I've always had a good opinion of you, but now I know that though you have many excellent qualities you do not possess that quality which above all others I require in an employee or a son-in-law.

"You aren't loyal. You had the sweetest case of salvage against our vessel that any man could go into court with, and you kicked it away like that, just for your own selfish ends. You sacrificed your shipmates, who would have been awarded a pro rata of the salvage, and you were false to the trust your owners reposed in you."

Cappy stood up, his face pale with fury, and shook an admonitory finger under Matt Peasley's nose.

"That act, sir, is an index of your true character," he thundered. "A master who will deceive his owners, who will be false to their interests, is a scoundrel, sir; do you hear me?—a scoundrel. You will oblige me, sir, by refraining from any attentions to my daughter in the future. To think that you have descended to such a petty, miserable subterfuge to trick me and rob your owners! Thank God, I have found you out in time!"

"Yes, isn't it fortunate?" Matt answered humorously. "And if you get any angrier you'll bust an artery and die."

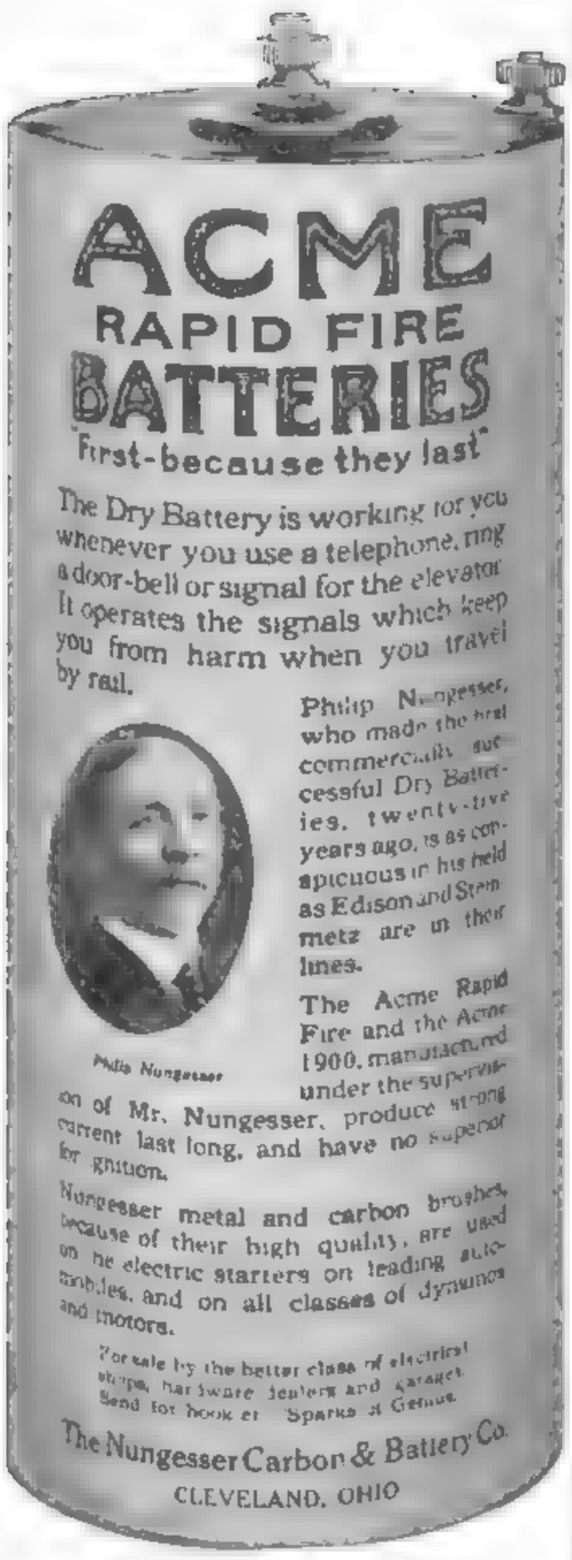
"Out of my office!" Cappy raved; for though he was a business man, and never hesitated to do business in a businesslike way, he was the soul of business honor, and in all his life he had never taken a mean or unfair advantage of those who trusted him. The knowledge that Matt Peasley had done such a thing filled him with rage not unmixed with sorrow.

"I'll be gone in a minute," Matt replied gently; "only before I go permit me to tell you something, and on my honor as a man and a sailor I assure you I speak the truth. That wasn't a salvage job at all."

"What?"

Matt repeated the statement. Cappy blinked and clawed at his whiskers.

"Oh," he said presently, "I had forgotten that you and Captain Murphy were once shipmates. And so that fellow Murphy stood in with you to work a hocus-pocus game on me, eh?" he thundered. "By Godfrey, I'll fire him for it!" and he rushed to the other door, opened it and called to Skinner: "Skinner, Murphy is to be fired. Attend to it." Then he closed the door again and faced Matt Peasley.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"Murphy is to be reinstated," Matt assured Cappy, "for the reason that Murphy was in deadly earnest when he signed that paper. In five minutes he would have been a skipper without a ship, and he knew it. If you fire Murphy you do a fine man a terrible injustice."

"Well, how in blue blazes did he get so close to the beach and let himself into your clutches?" Cappy raved.

"He couldn't answer that question, sir. He doesn't know. He thinks the current set him in there. It didn't. I set him in there."

"You set him in?" Cappy queried incredulously.

"I set him in. I kept backing up on his starboard counter, ostensibly to dicker with him, and as soon as I had the stern of my tug within a few feet of the Retriever I'd signal my mate at the wheel, he'd give the engineer full speed ahead—why, you have no idea of the force of the quick water thrown back from that big towing propeller of the Sea Fox. The rush of it just swung the Retriever's nose slowly toward the beach and kicked her ahead fifteen or twenty feet, and then her sheer momentum carried her thirty yards farther. By that time I was backed up to her again, bargaining with Murphy, and ready for another kick. It was easier after the flood tide set in, and I kept at her all night long, and gradually kicked her into the breakers, where I wanted her. I knew Murphy would listen to reason then. So you see, Mr. Ricks, it wasn't a salvage job, and I didn't betray my owners at all ——"

"You Yankee thief!" Cappy yelled, and dashed at Matt, to enfold his son-in-law-to-be in a paternal embrace. "Oh, Matt, my boy, why do you want to be a tugboat man when I need a man with your brains? Why don't you be sensible and listen to reason?"

Matt held the old man off at arm's length and grinned at him affectionately.

"It's worth twenty thousand dollars to get the better of you, sir," he said.

Cappy sat down very suddenly.

"Ah, yes," he said. "Speaking of money reminds me: What did you intend doing with that twenty thousand dollars?"

"Well, I thought at first I'd go into the shipping business for myself ——"

"Skiffs or gasoline launches—which?" Cappy twitted him.

"But you seem bent on having your way, and Florry is making such a fuss, I suppose I'll have to give in to you after all."

Matt stepped to the door, opened it and called: "Mr. Skinner!"

Mr. Skinner looked up from his desk by the window. "Well, sir!" he demanded haughtily.

"Murphy is not to be fired," Matt answered.

"Indeed! And by whose orders?"

"Mine! I'm the port captain of the Blue Star Navigation Company, and, beginning now, I'm going to do all the hiring and firing of captains."

Mr. Skinner turned pale. He started from his chair and made two steps toward Cappy Ricks' office, firmly resolved to present his resignation then and there. At the door, however, he thought better of it, hesitated, returned to his desk and sat down again, for he had suddenly remembered, and, remembering, discovered that Cappy Ricks had laid upon him a burden that must be reckoned with—the burden of his own future. He flushed and bit his lips; then, feeling Matt Peasley's eyes boring into the small of his back, he turned and said:

"I have every reason to believe, Captain Peasley, that you are the right man in the right place."

Matt advanced upon him and held out his hand.

"Mr. Ricks has always bragged that you could think quicker and act quicker in an emergency than any man he ever knew. He's right, you can. Suppose we bury that pick-handle, Mr. Skinner?"

Mr. Skinner's lips twitched in a wry smile, but he took Matt Peasley's hand and wrung it heartily, not because he loved Matt Peasley or ever would, but because he had a true appreciation of Abraham Lincoln's philosophy to the effect that a house divided against itself must surely fall. "I'm sure we'll get along famously together," he said.

"You know it," Matt answered heartily, and stepped back into Cappy's office.

"Well," said Cappy, "that was mighty well done, Matt. Thank you. So you think you'll quit the Sea Fox and be my port captain, eh?"

"I think so, sir."

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"Well, I do not, Matt. The fact of the matter is, your business education is now about to commence, and about two minutes ago I suddenly decided that you might as well pay for it with your own money. I have no doubt such a course will meet with the approval of your independent spirit anyhow. You're a little too uppish yet, Matt. You must be chastened, and the only way to chasten a man and make him humble is to turn him loose to fight with the pack for a while. Consequently I'm going to turn you loose, Matt; there are some wolves along California Street that will take your twenty thousand away from you so fast that you won't know it's going till it's gone. But the loss will do you a heap of good—and I guess Florry can wait a while."

He paused and eyed Matt meditatively for fully a minute.

"And you kicked my barkentine ashore with the quick water from your tug's propeller," he mused aloud. "Got her where you wanted her—and Murphy didn't suspect! He laid it to the current!" Cappy shook his head. "A dirty Yankee trick," he continued, "and I love you for it—in fact, it breaks my heart not to make good that grandstand play you just pulled on Skinner, but I've changed my mind about hiring you yet. I'm just going to sit back and have some fun watching you defend that little old twenty thousand dollars I just gave you. Do you know, Matt, that I never knew a man to save up a thousand dollars, by denying himself many things, that he didn't invest the thousand in a wild-cat mine or a dry oil well? Ah, Matt, it's those first few dollars that come so hard and go so easy that break most men's hearts; but here you are with twenty thousand that came so easy I've just naturally got to see how hard they go! You'll be worth more money to me, Matt, and you'll be a safer man to handle this business when I'm gone, if you go out and play the game for a while by yourself. You have a secret itching to do it anyhow, Matt, and in surrendering to me just now you went down with your colors flying. You just wanted to be kind to the old man, didn't you? Well, I appreciate it, Matt, because I'm an old man, and I know how hard it is for a boy to yield to an old man's wishes; but youth must be served, and God forbid that I should rob you of the joy of the conflict, my boy. When you're busted flat and need some more money, you may have it up to the amount to your credit on our books. And when that's gone I guess you'll make a better port captain than you will this morning. Does that program suit you better than the one I originally outlined?"

Matt flushed and hung his head in embarrassment, but answered truthfully: "Yes, sir."

"Very well," said Cappy, relapsing into one of his frequent colloquialisms, "go to it, boy. Eat it up."

Tar Vapor for Fuel

THE steel works in Gary, Indiana, by a curious train of circumstances can today claim the credit for keeping some thousands of Belgians from starvation.

In the big coke ovens of Gary much tar is produced as a by-product of the coke, and while endeavoring to develop some way of using this tar profitably instead of selling it at a low figure the engineers hit on the idea of burning the tar in blast furnaces to supply the heat for making steel. The idea proved reasonably practicable under the conditions at Gary, though it has not yet come into very general application.

Last spring the manager of a great steel plant in Belgium, which is located well back of the fighting line and so is under German control, decided to make every effort to reopen his plant for the sole purpose of giving work to the starving people of the neighborhood. Investigation showed that suitable coal for his blast furnaces was not obtainable, but plenty of this by-product tar could be had. The manager is one of the leading metallurgists of Europe, in touch with the latest developments of the industry, and so he had heard of the use of tar in blast furnaces at Gary.

Following out the Gary system as he knew it, he reconstructed a blast furnace into which tar could be sprayed. From the first it proved a success, and his plant reopened with work for many people. Recently he has equipped another and larger furnace for tar, so that the works are producing nearly one hundred tons of steel a day.

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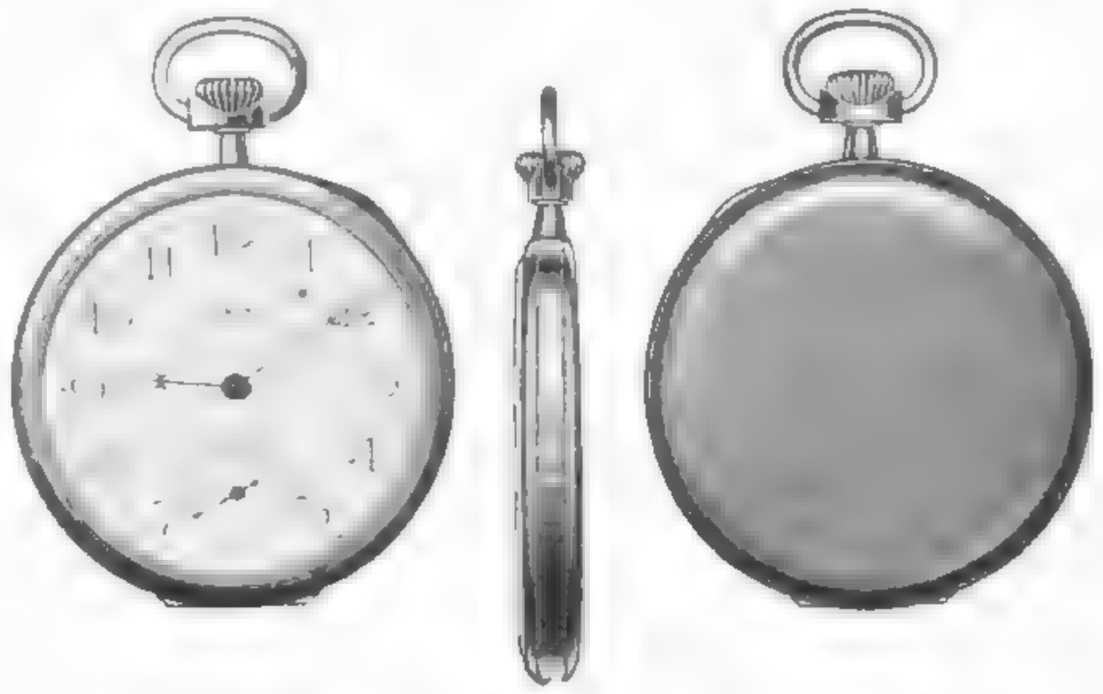

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MOISTURE—A TRACE

(Continued from Page 15)

That is what happened: I tried it vicariously. I took a thirsty friend in, walked up to the bar, said "Soda"! to the smiling and buxom young person who was behind the bar, and everything happened according to description. Also, other drinks can be obtained in that way—not only in that hotel but in other hotels in Moscow. The man from the street, however, cannot get drinks. And all the Moscow wine shops are closed and sealed, with curtains drawn.

It is the same in the restaurants. The head waiter asked whether we would enjoy a little claret. He brought it in a pitcher, and it resembled red *kvass*. Champagne looks like yellow *kvass*, and so on. It is about the same in Warsaw and in other cities; if you are looking for drink, and will pay for it, you can get it on the sneak. There is no open sale and very little open consumption. During all the time I was in Russia I saw but one drunken man. He was making unsteady progress on a street in Moscow. The people stopped and stared at him as though he was a freak—and it was less than a year before the time I saw him that drunken men were about as numerous in Russia as sober men.

However, in spite of their sudden ascent of the water wagon and their notable and earnest stay there, their enthusiasm over it, and their self-praise for it, and self-satisfaction and virtuous superiority over it, it must be admitted that a party of Russians trying to be merry and bright in a café over a pitcher of foaming *chor'ny kvass*, or *krahs'ny kvass*, or *svet'ly kvass* - black, or red, or light—is a sad affair. *Kvass* is a little sweet and a little bitter. Its chief quality is that it is wet. Black *kvass* is made from black bread, red *kvass* from cranberries, and light *kvass*, which is a pale amber in color, from rye.

The Russians buy it in glass pitchers and it is rather rich and appetizing in color, especially the red. They consume great quantities of it, but it does not push things along at all. It is merely a drink. They solemnly raise their glasses, toast one another and try to be gay; but there is not much doing at a café party on a *kvass* basis. It neither cheers nor inebriates. Sometimes they take the red *kvass* or the light *kvass* and make imitation claret and hock cups with it, sticking in slices of fruit and sprigs of green; but it is *kvass* just the same, and *kvass* it remains, however disguised. It is all they can get ordinarily and they take it heroically.

The Cups That Cheer Not

Naturally there came on the market many substitutes for liquor. I counted twenty-six different kinds in the window of a former wine shop. The soft-drink makers have gone to extreme pains to delude the Russians into thinking they are getting what they cannot get. They put up their decoctions in champagne bottles and Rhine-wine bottles, and in other similar flasks; and the labels imitate the labels of the good old stuff that was in the bottles in the good old days. Most of these delusions are made of grape juice—some aerated, some treated with gas, and some flat and insipid. One drink is called Champagne Belgique. It is put up in an ordinary quart champagne bottle and is grape juice vitalized with gas. Another favorite is called Apple Wine. This is cider that has been aërated. In addition to these there are a score more, all looking, on the exterior of the flasks, like the real thing, but all being very far from the real thing as to contents. Mineral waters have a great boom. There are several very good Russian waters and they are largely sold.

And, of course, naturally inclined thereto anyhow, the Russian sought even greater surcease in *chai*—tea. In the old days the Russians consumed an enormous amount of tea. Now the amount they take is incredible. Russian tea is served in glasses, with a slice of lemon and a lump of sugar. The Russian sits about the tea shops, in the cafés and in the hotels, and drinks tea for want of anything better. Also, he supplies some of the fermentation that alcohol used to give by taking four or five pieces of *peeroshnee*—which, as nearly as I can get it, is the generic name for all sorts of cakes, tarts, pastries and other sweet things. Coffee in Russian style is the familiar *café au lait* of France—coffee with milk. It is not so popular as tea, though it is drunk to some extent in the cafés.

Tea—notwithstanding the substitutes for strong drink that have been put on the market—which was once the solace of the Russian, has now become his solace and his sustenance. He drinks his tea and wonders whether the wine shops ever will open again; but he does it, though not cheerfully, with a certain sort of melancholy acquiescence in his martyrdom. He is rather proud of himself in a sad and sentimental way. He would prefer wine. He would esteem a glass or two of vodka with his *sakuska*, his caviar, his herring, his salad, his cold meat, and his forty kinds of pickled and smoked fish, which he likes before he gets at the regular business of dining and lunching; but *nitchevo!*—It is nothing!—what's the use? A dreamy fatalist is the Russian. What is, is! And there you are!

Officially the Czar is given entire credit for this most astonishing change in the national habit of Russia—this change from a nation of drinkers to a nation of nondrinkers. M. Sazonow, Minister for Foreign Affairs, and one of the leading statesmen of Russia, said to me when we were discussing the matter:

Who Deserves the Credit?

"It was all done by our great and good Czar. He originated the reform and he has carried it through to its present successful position. It may be that we shall allow the sale of light wines and beer after the war is over—I cannot say. That is a subject for future decision by the Czar; but I am quite sure that vodka has gone from Russia forever. There will be no more of that."

This view of the initiative by the Czar is quite generally expressed by the official class; but the army claims that the Czar was induced to issue his edict by the Grand Duke Nikolai, who is the commander in chief of the Russian forces. The army men say the Grand Duke, knowing how vodka had affected the soldiers in the army in former times, and how it had decreased their effectiveness, practically compelled the Czar to issue the edict—even against the advice of the financiers, who did not see how the loss in imperial revenues from vodka could be made up.

I do not know how much the Grand Duke had to do with it, or how little. It certainly is well enough established that the Russian soldier is a far better soldier without vodka than he was with vodka. That admits of no argument. Also, it is quite as certain that the Grand Duke is uncompromising in his insistence that the officers and men in his forces shall observe the edict strictly.

Still, it makes no particular difference who initiated the plan. The Czar certainly put it into execution and thereby created a new national spirit for Russia, a spirit of temperance with which the Russians are very well pleased—congratulatory of themselves—and which will continue to have a most beneficial effect on the prosperity of the country and the well-being of the people.

There is a Russian sect, or party, called the Tresveniki, which preaches temperance. It has many adherents. After the first few weeks of prohibition the Tresveniki set about preparing a petition to the Czar asking that the sale of vodka should be forbidden forever. As it stood, the Czar's prohibition was merely for the duration of the war; and there were many who said that, in view of the great war debt Russia inevitably must incur, it would be necessary to go back to the sale of vodka for revenue.

The Tresveniki presented their petition to the Czar after three months of prohibition—or almost three months. The Czar received the petition and said:

"Before I received your petition I had decided on total prohibition."

Temperance—the drinking reform—was a widely discussed and strongly agitated subject before this present situation was made possible. There were many temperance organizations aside from the Tresveniki. Many vodka shops had been closed. Still, Russia was a long way from even moderate drinking. Russia was a drunken nation. Then came the war and the reform, and now Russia and the Russians are waiting to see what will happen after the war. That is the great question. It is well enough settled that, no matter how long the war may last, Russia can continue to be comfortable without drink. Also, it is incontestably

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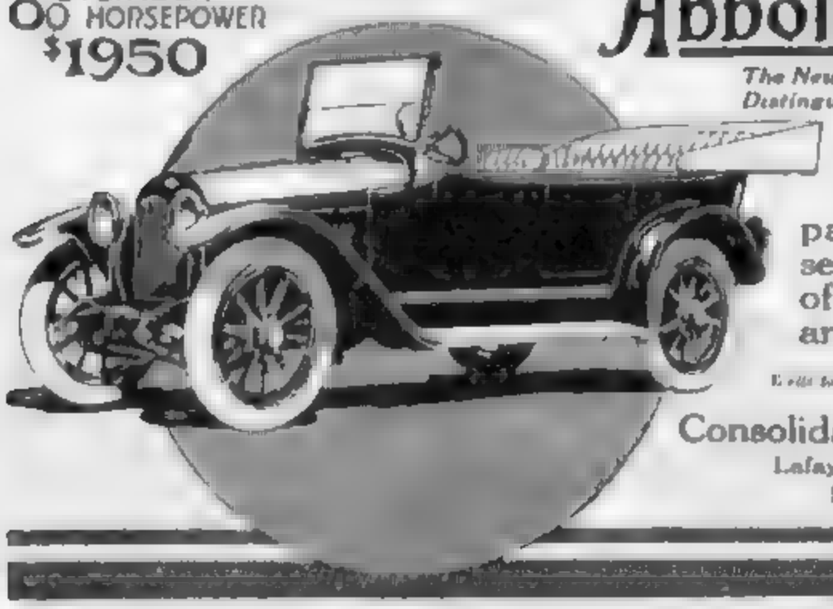

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established that Russia is far better advantaged, both morally and financially, than when vodka was sold. Russia has a certain thrift and prosperity she never would have if vodka was procurable as before.

But does Russia want to be completely a prohibition country, or is it the plan only to prohibit vodka and allow light wines and beer to be sold? That is a problem which is not yet settled; and probably it will not be settled until after the war. There are a great many Russians who think wines and beers should be allowed. There are a great many who favor the present total prohibition. It will be a hard fight.

The Russian beer saloon was an institution that differed in almost every way from a beer saloon as we know it in America. Only beer was sold—no wines and no liquors. When a peasant came in for his glass of beer he took off his hat and shook hands with the bartender. He ordered his drink, and sat at a table sipping it slowly in the German fashion. If he could read there were newspapers for him. If he could not read there was conversation with the bartender or proprietor, or with others in the place. There was no noise, no drunkenness, no obscenity, no disorderly feature. When he finished his beer the peasant shook hands again with the man in charge, wished everybody good day, and went on his way.

Trouble and degradation and misery and crime came from vodka, which was sold in bottles of various sizes and drunk outside. The chief effects were felt in the factory villages and in the lower parts of the cities. There were not so many crimes, so many assaults, so much drunkenness in the farming villages, though there were plenty.

The drinking went on during the holidays and on Sundays. Formerly many workmen in the factories did not come to work on Mondays, and the numerous holidays were high carnivals of debauchery for both men and women. The argument is that vodka—almost entirely alcohol—caused all this, and that beer saloons and the sale of light wines would not bring about a return of these conditions.

That is all to be worked out in the future. The present fact is that, after almost a year of no vodka—at the time this is written—Russia is regenerated. Crime has decreased to a great degree. Savings have increased tremendously. Prosperity exists in many places where there were bitter poverty and debauchery before. In spite of the tax of the war, its heavy drain on the manhood of the country and its enormous expense, Russia at war—as Russia is—is a far stronger Russia, a far more prosperous Russia, a far more livable Russia, a far more civilized Russia, than before the war began and before the prohibition of vodka.

Causes of Baldness

LIGHT rays, particularly the invisible ultra-violet rays, have now been set to the almost hopeless task of stopping hair from falling out, and thus preventing early baldness. A noted German specialist devised the treatment, and his ideas have been carried out by some American specialists recently. They report success in many cases, but so many other remedies have been discovered and then have slumped into failure that doctors generally are awaiting reports on long series of cases before believing.

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There is hardly any condition which doctors have found so hopeless as falling hair. In many cases the loss of hair is due to a bacillus in or round the hair follicles, and these instances are often followed by complete cures; but in many cases the cause cannot be found. In a small proportion of cases the loss of hair is due to insufficient action by the thyroid glands, this thyroid insufficiency making itself manifest by many symptoms. In recent years it has been found practical to feed the person thyroid extract under these circumstances, whereupon the hair ceases to fall out as if by magic. Scalp troubles, which yield to treatment, are the cause of another small share of the cases.

As a rule, however, the doctor has a losing fight. Scalp treatment and diet and exercise, and perhaps a general reformation of a person's life habits, may help to some extent; but probably they will help but little.

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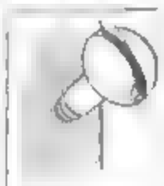

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It's an old, old story now—but it still sounds good to the car owner.

Year after year he can drive into the garage and get the same response—*if they really are Timken.*

Possibly slight adjustment, a fresh supply of grease—and the car is ready for another ten thousand miles.

No Motor Car Ever Built Can Wear Them Out

Timken Bearings will outlast the car itself. Properly adjusted and lubricated, they cannot be worn out in *legitimate* service, even under the severest conditions.

Owners, dealers and garage men everywhere know that occasional adjustment and lubrication enable Timken Bearings to give the same good service throughout the entire life of the car, thus saving you from the necessity of expensive replacements.

The garage man knows the good and bad points of all makes of motor cars. He sees them at their worst, when they come in to be tuned up after thousands of miles of hard running. He knows which parts wear out first, which give the least trouble, which need the least care and attention. He has watched the performance of Timken Bearings for the past fifteen years.

His opinion is not based on the claims of any manufacturer, but on the condition in which he actually finds the cars that come in off the road.

Ask him what bearings stand up best and stay on the job longest. He's the man who really *knows.*

Find out what kind of bearings are used in the car you expect to buy. The Timken Primer, A-3, will give you the inside history of bearing design and construction. Sent free, postpaid, with a list of the motor cars equipped with Timken Bearings.

THE TIMKEN ROLLER BEARING CO.
Canton, Ohio
THE TIMKEN-DETROIT AXLE CO.
Detroit, Mich.

"Yes, the six months are up and our Holeproofs have outworn the guarantee."

© H. H. Co.

Holeproof Hosiery
FOR MEN, WOMEN AND CHILDREN

Warranted Against Tears, Drop-Stitches, Running Threads, or Any Manner of Hole

THIS page tells how we can make hose wear six months, and yet attain the style and shapeliness that this fall's Holeproofs give you. For they're fine and soft, and they fit as snugly and smoothly as hose that are higher priced.

When we began, some 16 years ago, these hose were heavier than now. But styles have changed and Holeproofs have kept pace. They come in any weight you want—the season's smartest shades.

Quality High—Prices Low

Six pairs of lisle or cotton are warranted to wear six months without holes, three pairs of silk three months. If any pair fails in that time we give you new hose free.

Such perfect hose would be far more costly than the average if our output were smaller. But our prices are low because we're making Holeproofs for millions. An output like that cuts the factory cost per pair.

Men's Holeproof Socks, 25c per pair and up. Women's and Children's Holeproof Stockings, 35c per pair and up.

Buy With Caution

Don't let women slave long hours in mending holes. Don't take any "guaranteed" hose and think you have Holeproofs. Ask your dealer for *genuine* Holeproof Hosiery, and *look for the Holeproof trademark on the toe.*

Then you make sure of the season's swagger effects and actual deliverance from darning.

Write for the names of authorized Holeproof dealers in your town and our free book that tells the interesting way these hose are made.

Why Holeproof Is Guaranteed

We import Japan's choicest silk. We procure the finest, longest cotton fibre grown in Egypt. We could pay half for lesser yarns, as many do. But then these hose would wear like only common hose.

Our way of mercerizing adds 22 per cent in strength. And it gives the thread a lasting lustre.

Our sulphur dyes, applied by experts, make Holeproofs stronger still. Cheap dyes rot the yarn and are apt to injure your feet. Our dyes are fast, so Holeproofs don't turn gray.

In ways like these, and not by coarse materials, we make the longest wearing hose, and make it ultra-stylish.

So we can guarantee 6 pairs of lisle or cotton Holeproofs to wear 6 months without holes, 3 pairs of silk for 3 months. With every box we give a written exchange ticket that brings you new hose free if any pair fails. But replacements are few, for *95 pairs in a hundred* wear even longer than guaranteed.

Pat. Office, 1923

HOLEPROOF HOSIERY COMPANY, MILWAUKEE, WIS.
HOLEPROOF HOSIERY COMPANY OF CANADA, LIMITED, LONDON, CANADA
HOLEPROOF HOSIERY COMPANY, 10 CHURCH ALLEY, LIVERPOOL, ENGLAND

THE GRAY DAWN

(Continued from Page 23

Keith produced another paper.

"It is written out in detail here."

Neil reached for it, but Keith drew it back.

"One moment."

He turned it over on the blank side and wrote

"This is in full the financial deal referred to in contract entered into this seventh of June, 1852, by Malcolm Neil and Milton Keith."

To this he appended his signature, then handed the pen to Neil.

"Sign," he requested.

Neil took the pen, but hesitated for some moments, his alert brain seeking some way out. Finally and grudgingly he signed. Then he leaned back in his chair, eying Keith with a rather wintry humor, though he made no comment. He reached again for the paper, but Keith put his hand on it.

"What more do you want?" inquired Neil in amused tones. His sense of humor had been touched on its only vulnerable point. He appreciated keen and subtle practice when he saw it.

"Not a thing," laughed Keith, "but a few words of explanation before you read that will make it more easily understood. Can you tell me how much water lots are worth?"

"Five to eight thousand for fifty varas."

"All right. I've bought ten fifty-vara lots at sheriff's sale for five thousand dollars."

Neil's eye went cold.

"I've heard of that. Your title is no good. The reason you got them so cheaply was that nobody would bid because of that."

"That's for the courts to decide. The fact remains that I have a title, even though clouded, at $500 per lot."

"Proceed."

"Well, the commissioners are now advertising a sale of these same lots at auction on the fifteenth."

"So I see."

"Well," said Keith softly, "it strikes me that whoever buys these lots then is due for a heap of trouble."

"How so?"

"My title from the sheriff may be clouded, but it will be contested against the title given at that sale. The purchaser will have to defend himself up to the highest court. I can promise him a good fight."

Neil was now watching him steadily.

"If that fact could be widely advertised," went on Keith slowly—"by way of a threat, so to speak—it strikes me it would be very apt to discourage bidding at the commissioners' sale. Nobody wants to buy a lot of lawsuits at any price. In the absence of competition a fifty-vara lot might be sold for as low as, say, $500."

Neil nodded, but did not speak. Keith leaned forward.

"Now here's my real idea: Suppose I buy in against this timid bidding. Suppose I am the one who gets the commissioners' title for $500. Then I have both titles, and I am not likely to contest against myself. It's cost me $1000 per lot—$500 at each sale—a profit of from $4000 to $7000 on each lot."

He leaned back. Malcolm Neil sat like a graven image, no expression showing on his flintlike face or in his eyes. At length he chuckled harshly. Then and not until then Keith proceeded.

"But that isn't all. There's plenty more scrip afloat. If you can buy up as much of it as you can scrape together, I'll get judgment for it in the courts, and we can enlarge the deal—until somebody smells a rat. We need several things."

"What?"

"Secrecy."

Neil made no reply, but the lines of his mouth straightened.

"Influence to push matters along in official circles."

"Matters will be pushed along."

"A newspaper."

"Leave that to me."

"Agents—not known to be connected with us."

Neil nodded.

"Working capital—but that is provided for in the contract. And"—he hesitated—"it will not harm to have these matters brought before a court whose judge is not unfriendly."

"I can arrange for that, Mr. Keith."

Keith arose.

"Then that is settled." He picked up the duplicate copy of the contract. "There remains only one other formality."

"Yes? What?"

"Your check for $12,000."

"What for?"

"For my expenses in this matter up to date."

"What!" cried Neil.

"The contract specifies that you are to furnish the working capital," Keith pointed out.

"But that means the future ——"

"It doesn't say so."

Neil paused a moment.

"This contract would not hold in law, and you know it," he asserted boldly. "It would be held to be conspiracy."

"I would be pleased to have you point out the illegality—in court," said Keith coldly, his manner as frosty as Neil's. "And if conspiracy exists, your name is affixed to it."

Neil pondered this point a moment, then drew his checkbook toward him with a grim little smile.

"Young man, you win," said he.

Keith thawed to sunniness at once.

"Oh, we'll work together all right, once we understand each other," he laughed. "Send your man out after scrip. Let him report to me."

Neil arose rather stiffly and extended his hand.

"All right, all right!" he muttered as though impatient. "Keep in touch. Good day. Good day."

xxi

THE time for the annual Firemen's Ball was now at hand. At this period the Firemen's Ball was an institution of the first social importance. As has been shown, the various organizations were voluntary associations, and in their ranks birds of a feather flocked together. On the common meeting ground of the big annual function all elements met, even if they did not mingle as freely as they might.

In any case the affair was very elaborate and very gorgeous. Preparations were in the hands of special committees months in advance. One committee had charge of the refreshments, another of the music, a third of the floor arrangements, and so on. There was much jealous anxiety that each should do its part thoroughly and lavishly for the honor of its organization. The members of each committee were distinguished by colored ribbons, which they wore importantly everywhere. An air of preoccupied business was the proper thing for days before the ball.

It was held this year in one of the armories. The decoration committee had done its most desperate. Flags of all nations and strips of colored bunting draped the rafters; greens from the Saucilito Hills framed the windows and doors; huge oiled Chinese lanterns swayed from the roofs. The floor shone like glass. At either end bowers of green half concealed the orchestras—two of them, that the music might never cease. The side rooms were set for refreshments. Many chairs lined the walls. Hundreds of lamps and reflectors had been nailed up in every conceivable place. It took a negro over an hour to light them all. Near the door stood a wide, flat table piled high with programs for the dancers. These were elaborate affairs and had cost a mint of money—vellum folders, emblazoned in color outside with a sort of fireman heraldry and the motto "We strive to save." Gilded pencils on short silken-tasseled cords dangled from their corners.

At eight o'clock the lights were all blazing, the orchestras were tuning, and the floor fluttered with anxious, labeled committeemen dashing to and fro. There was nothing for them to do, but they were nervous. By half-past eight the first arrivals could be seen hesitating at the outer door, as though reluctant to make a plunge; herded finally to the right and left into men's and women's dressing rooms. After a long, chattering interval, encouraged by the slow accumulation of numbers, a little group debouched on the main floor. Its members all talked and laughed feverishly, and tried with varying success to assume an accustomed ease they did not feel. Most of the women, somehow, seemed all white gloves and dancing slippers, and bore themselves rather like affable, slightly scared rabbits. The men suddenly became very

Mother Says Pyrene SAVED my LIFE

I was in my beddie-by, dreaming about a white horsie. I woke up and found the room was awful smoky.

"Daddie, come and get me," I cried. "Daddie, the house is on fire."

Daddie was asleep, but Mother heard me.

She woke up Daddie and they both ran into my room.

Daddie took me in his arms and Mother got the Pyrene that hung in the bedroom.

Daddie couldn't take me downstairs because the smoke was terrible down there.

Besides, we could see the flames downstairs.

But Mother took the Pyrene and began squirting it on the fire and pretty soon there was less smoke and we could see better and in almost no time at all the fire was out.

Then we all went downstairs and pretty soon the fire engines came—a long time after the fire was out—and then a big crowd of grown-ups gathered in front of our house.

It must have been midnight, too, I guess.

Mother said the Pyrene saved my life. I think so, too. My daddie says he wants it on every floor of our house.

When I grow up big I am going to have a Pyrene in my house, too.

A Pyrene put on your automobile saves 15% on your car insurance.

There are thousands of Pyrenes used in factories, schools, churches, theatres, etc.

Write for booklet "The Vital Five Minutes"

Brass and Nickel-plated Pyrene Fire Extinguishers are included in the lists of Approved Fire Appliances issued by the National Board of Fire Underwriters, and are Inspected, Tested and Approved by, and bear the label of, the Underwriters' Laboratories, Inc.

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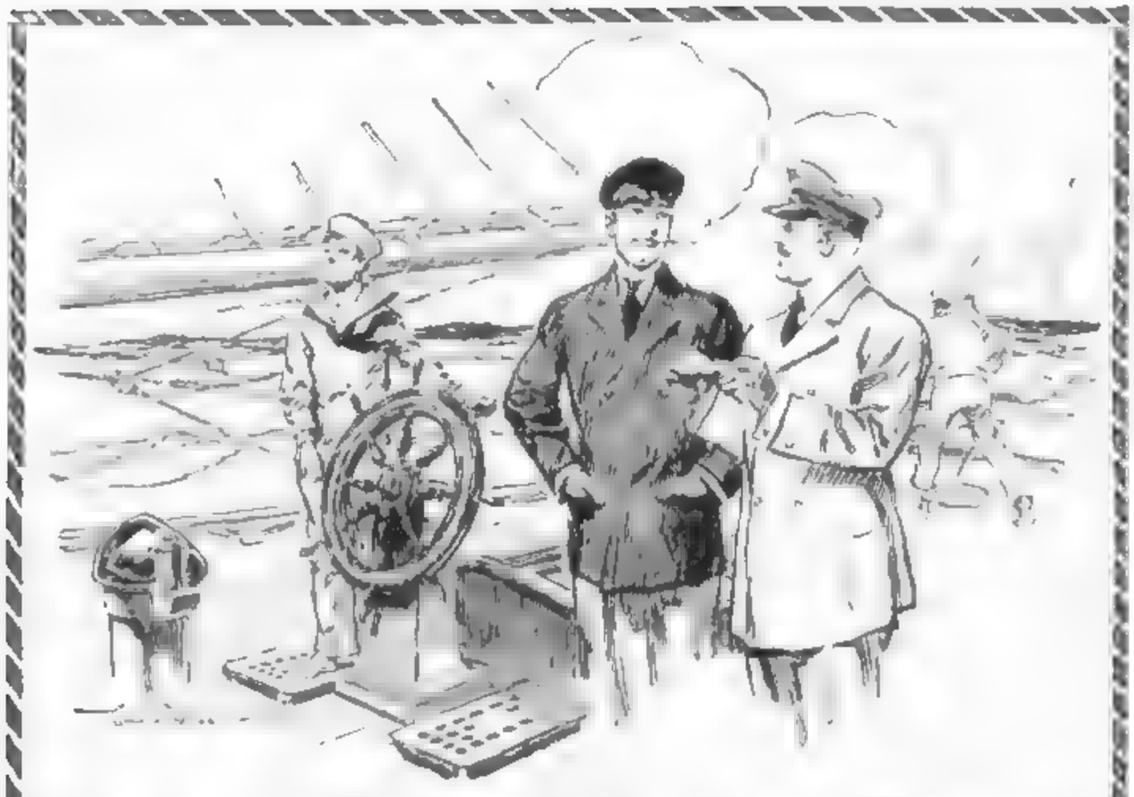
52 Vanderbilt Avenue New York City
Branches in 26 Cities
The Pyrene Co., Ltd., 19-21 Great Queens Street, London, W. C.

Pyrene TRADE MARK
Fire Extinguishers



Smokers Who Use Riz La Croix "Papers" Are Always on the Right Tack

Riz La Croix-rolled cigarettes on the rolling deep insure fresh, fragrant cigarettes, cool as a sea breeze. These famous cigarette "papers" are used the world over by smokers who demand highest *quality*.

RIZ LA ✝

(Pronounced: REE-LAH-KROY)

FAMOUS CIGARETTE PAPERS

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The thinnest, lightest, purest and best "papers" made. Do not burst in rolling, always hold shape. Naturally adhesive, because made of pure flax-linen.

Combustion perfect — therefore no "paper-taste" in the smoke. Just pure flavor of your favorite tobacco.

Roll a cigarette with Riz La Croix today and secure 100% satisfaction.

FREE

Two interesting, illustrated Booklets—one about RIZ LA CROIX Cigarette Papers, the other showing how to "Roll Your Own" cigarettes—sent anywhere in U. S. on request. Address The American Tobacco Co., Room 1321, 484 Broome St., N.Y.

facetious, swapping jokes with one another in loud tones.

The orchestra at the far end immediately struck up, but nobody ventured on the huge and empty floor. Masters of ceremonies, much bebadged, rather conscious of white gloves, strove earnestly with hurried, ingratiating smiles to induce the younger members to break the ice. Ben Sansome, remarkable among them for his social ease and the unobtrusive correctness of his appointments, responsible head of the reception committee, masterfully seized a blushing, protesting damsel and whirled her away. This, however, was only an informal sort of opening. The real ball could start only with the grand march; and the grand march was a pompous and intricate affair possible only after the arrival of the city's élite. Partners for the grand march had been bespoken months before.

The Keiths arrived about half-past nine. Nan was looking particularly well, in her girlish fashion. Her usual delicate color was heightened by anticipation, for she intended ardently to have a good time. For this occasion, too, she had put on the best of her new Eastern clothes, and was confident of the sensation they would create in the feminine breast. The gown was of silk the color of pomegranate blossoms, light and filmy, with the wide skirts of the day, the short sleeves, the low neck. Over bodice and skirt had been gracefully trailed long sprays of blossoms. Similar flowers wreathed her head, on which the hair was done low and smooth with a golden arrow securing it. A fine golden chain spanned her waist. From it dangled smaller chains at the ends of which depended little golden hands. These held up the front of the skirt artistically, at just the right height for dancing and to show flounces and ravishing petticoats beneath.

This was an innovation of the sort the feminine heart delights in, a brand-new thing straight from Paris. Nan's gloves were of half length, the backs of the hands embroidered and displaying each several small sparkling jewels. The broad golden bracelets had been clasped outside the gloves. Round her little finger was a ring from which hung on the end of a chain a larger ring, and through this larger ring hung her dainty lace handkerchief. This was innovation number two. The men all stared at her proud, delicate, flowerlike effect of fresh beauty; but every woman present—and Nan knew it—noted first the cut of her gown; second, the dangling little golden hands; and, third, the handkerchief ring. She knew that not later than tomorrow at least half a dozen urgent orders would be booked at Matthews'; but she knew, also, that at least six months must elapse before these orders could be filled. As for the rest: her stockings were white; her slippers ribboned with cross-ties up the ankles; she carried a stiff and formal bouquet as big round as a plate, composed of wired flowers ornamented with a cape of lace paper. But those things were common.

Altogether Nan looked extraordinarily well and made a sensation. Keith was pleased and proud of her. He picked one of the blazoned vellum cards from the table and scrawled his initials opposite half a dozen dances.

"I'm going to hold you to those, you know," he said.

They proceeded leisurely across the floor and Keith established her in a chair.

"I'll go get some of the men I want you to meet," said he. When he returned with Bernard Black he found Nan already surrounded. Ben Sansome was there, and Calhoun Bennett, and half a dozen others, either acquaintances made on some of the Sunday parties or young men brought up by Sansome in his capacity of master of ceremonies. She was having a good time, laughing, her color high.

Mrs. Morrell, surrounded by a hilarious group of the younger fry, was just entering the room. She was dressed in flame color, and her gown was cut very low, to reveal the swell of her ample bosom. Her evening gloves and slippers were golden, as was a broad, metallic woven band round her waist. Altogether striking, but a conspicuous effort rather than an artistic success, any woman would have said; but there could be no doubt that she had provided a glittering bait for the attentions of the men.

Keith immediately made his way across to her.

"You are ravishing this evening," he said, reaching for her card. It was full. Keith was chopfallen.

Continued on Page 49)

Ivory Garters Lessen Leg Sweating

YOU would never believe garters could be so cool and comfortable as Ivory Garters. Why, just the absence of pads wins men's favor, for it means a cooler, lighter garter.

But we cut out metal clasps besides and use sanitary fasteners, which can't rust, corrode or tear the socks. We left off the cords—Ivory Garters don't bind the leg or break easily.

Ivory Garter
REGISTERED U.S. PAT. OFFICE

gives you wear, comfort and satisfaction or your money back—that's our guarantee. Price 25c and 50c. If not at your dealer's, buy from us.

Dealers: Write for our proposition.

IVORY GARTER CO., New Orleans

US THE BLACK SHELLS

Smokeless and Black Powders

compare in primer speed, penetration, velocity and waterproofing with those you now use.

Write your name and address and that of your dealer along the margin of this advertisement and return to us. We will arrange to supply you with three Black Shells free and with complete instructions for making interesting, simple, decisive shell tests.

UNITED STATES CARTRIDGE COMPANY
2206 Trinity Building, New York City

NATIONAL LEAD COMPANY, General Selling Agents
Also JOHN T. LEWIS & BROS. Co., Philadelphia, UNITED LEAD CO., New York, SELBY SMELTING & LEAD CO., San Francisco, distributors from Pacific Coast

THAT WOOD CORE
Is the *Identifying* Feature of the Genuine

Compo-Board

Trade Mark Reg. U.S. Pat. Off.

You are not getting *Compo-Board*, if you can't see this center core of kiln-dried wood slats. You're not getting the strength, durability, stiffness, smoothness, the resistance to moisture, cold, heat and fire for which Compo-Board is famous as a wall-lining, and hundreds of other uses.

Write for sample piece and interesting book of original interior decorating schemes.

Compo-Board is sold by dealers everywhere in strips from four feet wide by one to eighteen feet long.

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They demonstrate a higher standard of value and style at the price. Ask your dealer to show you the new Autumn

HALLMARK
Shirts
Exclusive Patterns in Guaranteed Colors.
$1.00, $1.50 and up
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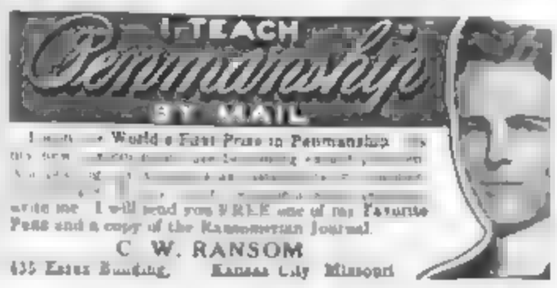
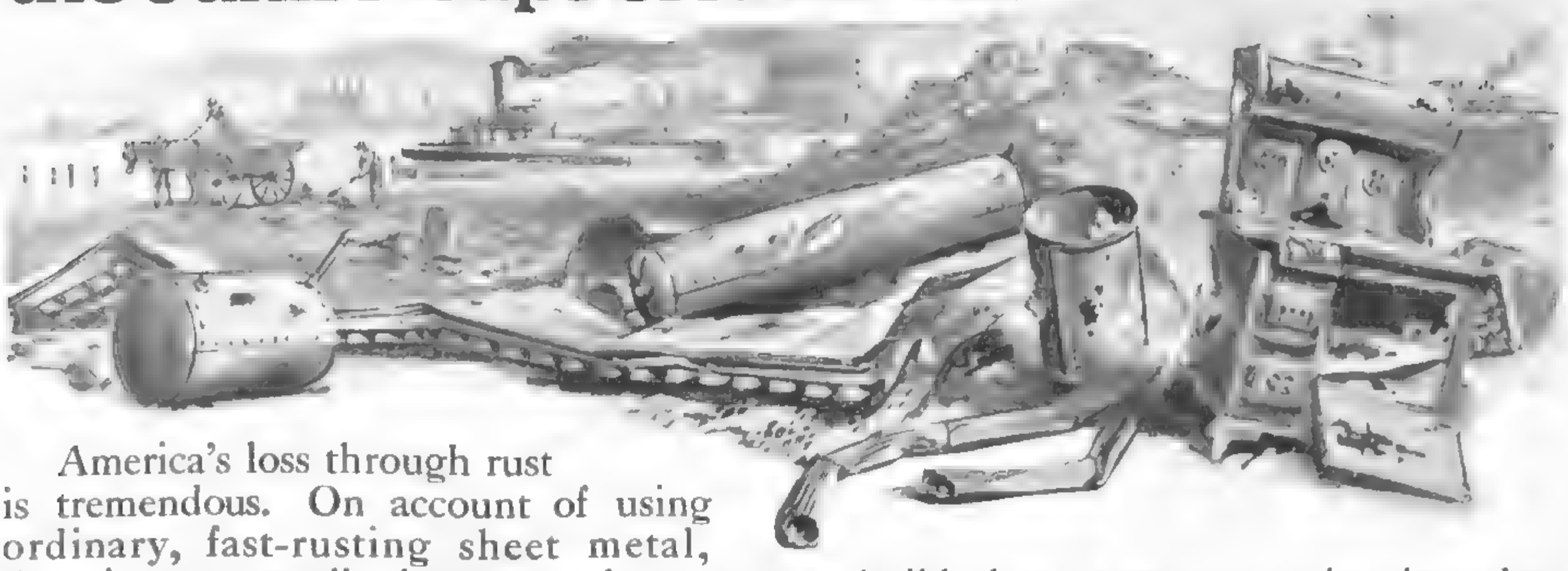
Makers of Sidewall Collars



I am the World's First Prize in Penmanship [illegible] write me. I will send you FREE one of my Favorite Pens and a copy of the Ransomerian Journal.

C. W. RANSOM
435 Estes Building, Kansas City, Missouri

RUST—Not Wear—Builds Up the Junk Heaps of America



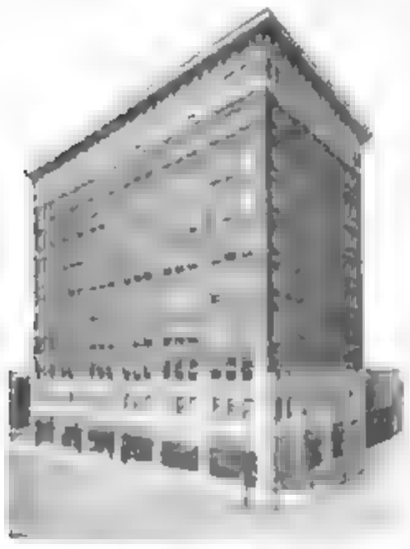
America's loss through rust is tremendous. On account of using ordinary, fast-rusting sheet metal, Americans annually lose enough money to build three great super-dreadnaughts.

Look at rust as you would at a tax you believe unnecessary. For most rust is needless. Think what this means. In many instances the ordinary sheet metal lasts but three or four years on a roof. Armco, American Ingot, Iron lasts several times as long.

ARMCO IRON Resists Rust

Armco's great rust-resistance is due to its purity and to its careful manufacture. It is not only the purest iron made but the most nearly perfect in physical evenness, in the elimination of gases and in respect to all the other qualities that form the basis of rust-resistance.

Multiply that one saving by a million roofs. Apply the saving to tanks, cornices, window frames, stoves, wire fencing, galvanized products of all kinds — to every sheet metal article that is prey for rust.



Your Interest in Armco Iron

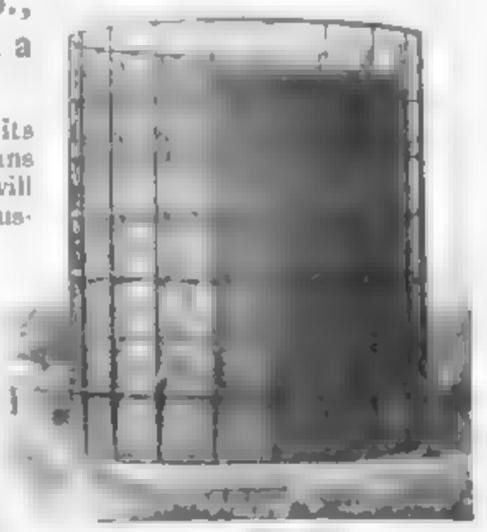
is as great as your loss through rust. Paying tribute to needless rust is an economic crime. You can now get almost any sheet metal product known made of rust-resisting Armco Iron.

If you have any trouble securing the article you want, we can give you the name of a manufacturer who will gladly supply you with this most durable material. For example, the Page Woven Wire Fence Co., Monessen, Pa., will gladly send you a catalog of their Armco fence.

The story of Armco Iron—its discovery, its purity, its uses—is too big to tell here. But it means so much to every user of sheet metal that we will send, free, to all who ask, a handsome, fully illustrated book—entitled

"Defeating Rust"

Whether you are manufacturing, selling or using sheet metal products, you should have this book. Send your name for a copy today



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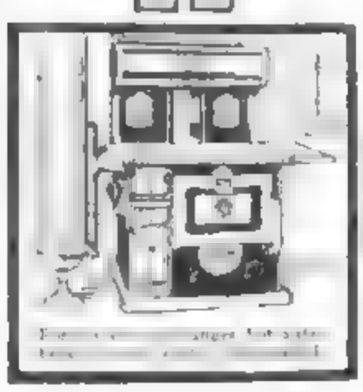

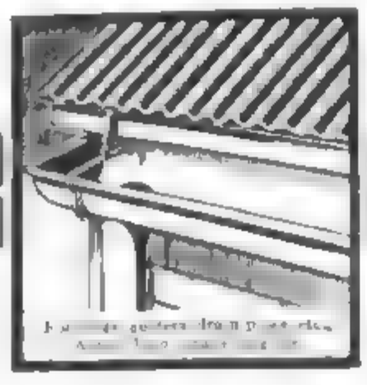

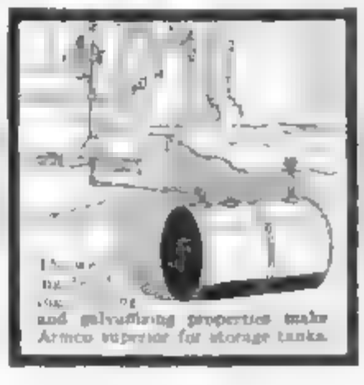

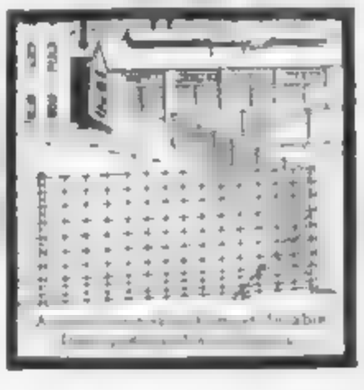

Read the treatments below for the one best suited to your skin.

Send 4c now for sample cake

—large enough for a full week of any of the Woodbury treatments below. With it you can begin at once to make your skin what you would love to have it

Once you have the week's-size cake shown above in *your* hands—once you have its soft, white lather in *your* fingers as the girl above has it in hers—you can begin that moment to really change the condition that is keeping your skin from being attractive.

You can do this—*can* make your skin what you want it to be—whatever the trouble is now. Your skin, like the rest of your body, is changing every day! As the *old* skin dies, *new* forms in its place.

This is your opportunity

Is that new skin which is forming every day going to *make* or *mar* your complexion? With the cake shown above in your hands, with its creamy lather in your fingers, you can begin to make this new skin so strong and healthy, so active, that it will gradually but surely take on that greater clearness, freshness and charm which is but a promise of the radiant, velvety complexion—"a skin you love to touch"—that the steady use of Woodbury's always brings.

There are just two things to do—

First—Write *now* for the week's-size cake shown above. Simply send your name and address with 4c (in stamps or coin) to the address given below.

Second—On this page are four of the famous Woodbury treatments which have brought to thousands of people the charm of "a skin you love to touch." Choose the one suited to the needs of your skin and follow it persistently when you receive your week's-size cake. It will bring you, as it has so many, many others, that greater attractiveness you have longed for.

Here is the address to use

For 4c we will send you the week's-size cake of Woodbury's Facial Soap shown above. For 10c, samples of Woodbury's Facial Soap, Facial Cream and Powder. For 50c, a copy of the Woodbury Book, "A Skin You Love to Touch," and samples of the Woodbury preparations. Address The Andrew Jergens Co., 304 Spring Grove Ave., Cincinnati, Ohio.

Canadians: The Woodbury products are now manufactured also in Canada and are for sale by Canadian druggists from coast to coast. For samples, address The Andrew Jergens Co., Ltd., 304 Sherbrooke St., Perth, Ontario.

Let your mirror tell you which treatment to use

Go to your mirror now and examine your skin closely. Look for tiny rough places that make your skin appear scaly when you powder, for conspicuous nose pores, excessively oily skin and shiny nose. Perhaps your skin is tender and sensitive, or sallow and colorless, or unduly tanned. Whatever condition you find, *it can be changed*. Which treatment does your mirror tell you your skin needs?

To correct an oily skin and shiny nose

FIRST cleanse the skin thoroughly by washing, in your usual way, with Woodbury's Facial Soap and lukewarm water. Wipe it dry and then moisten it just enough to work up a good lather. Now work it all over with your fingers, using a little more of Woodbury's Facial Soap if you need it. Apply the lather always with an upward and outward motion of the fingertips. Rinse with warm water, then with cold—the colder the better. If possible, rub your face for a few minutes with a piece of ice.

This treatment will make your skin fresher and clearer almost every time you use it. Make it a nightly habit and before long you will gain complete relief from the embarrassment of an oily, shiny skin.

To reduce conspicuous nose pores

WRING a cloth from very hot water. Lather it with Woodbury's Facial Soap, then hold it to your face. When the cloth cools, dip it in very warm water and hold it to your face. Repeat this hot water and lather application several times, finishing up with the hot cloth for a few minutes. Then treat by rubbing the nose for a few minutes with a piece of ice.

This treatment with Woodbury's cleanses the pores, strengthens the muscular fibres so that they can contract properly. But do not expect to change in a week a condition resulting from years of neglect.

Use this treatment *persistently*. It will gradually reduce the enlarged pores and cause them to contract until they are inconspicuous.

To rouse a sallow, colorless skin

DIP your washcloth in very warm water and hold it to your face. Now take the cake of Woodbury's Facial Soap, dip it in water and rub the soap over your skin. Leave the soap lather on for a few minutes until the skin feels drawn and dry. Then dampen the skin and rub the soap in gently with an upward and outward motion. Rinse the face thoroughly first in tepid water, then in cold. Whenever possible, rub the face briskly with a piece of ice. Always dry carefully.

This treatment with Woodbury's cleanses the pores, brings the blood to the face and stimulates the fine muscular fibres of the skin. Try it tonight—see what a soft color it brings to your cheeks.

To care for a tender, sensitive skin

DIP a soft washcloth in warm (not hot) water and hold it to your face. Do this several times until the pores are opened and the skin feels softened. Then make a light warm water lather of Woodbury's Facial Soap and, with your fingertips, apply the lather, using only enough water to make a rich, soft white lather. Rub this gently over your skin until the pores are thoroughly cleansed and the skin feels fresh and clean. Rinse the face lightly with clear, tepid water, then with cold. About once a week rub the face with a piece of ice. Always dry carefully.

This treatment will bring health to a tender skin, make it resistant and keep it attractive. Try it tonight. You will feel the difference immediately.

Note: *If you want to begin at once—tonight—to bring to your skin the charm you have longed for, tear out the illustration of the cake of soap and put it on your mirror as a reminder to ask for Woodbury's today at your druggist's or toilet counter. A 25c cake is sufficient for a month or six weeks of any of the treatments given here. Get a cake today and begin your treatment tonight. You will find Woodbury's Facial Soap for sale by dealers everywhere throughout the United States and Canada.*

(Continued from Page 46)

"Take me to Mrs. Keith," asked Mrs. Morrell, taking the card again. "She looks charming to-night; that simple style just suits her wide-eyed innocence."

She placed her fingers lightly on Keith's arm and moved away, nodding over her shoulder at the rather nonplused young men who had come in with her. Thus rid of them, she turned again to Keith.

"You didn't think I'd forget you!" she said as though reproachfully. "See, I kept you four dances. I put down those initials myself. Now don't you think I'm a pretty good sort?"

"Indeed I do! Which ones are they?" asked Keith, opening his own card.

"The third, seventh, ninth and eleventh."

Keith hesitated for an appreciable instant. The seventh and eleventh he had put down for Nan. But, somehow, in the face of this smiling, cynical-looking, vivid creature he rather shrank from saying that he had them with his wife. He swiftly reflected that after all he had four others with Nan, that she was so surrounded with admirers that she could not go partnerless, and that he would explain.

"Delightful!" he cried, penciling his program.

Mrs. Morrell fluttered down alongside Mrs. Keith with much small talk. After a moment the music started for the grand march. Everybody took the floor.

"Where can Charley be!" cried Mrs. Morrell in apparent distress. "Don't wait here with me. I assure you I do not in the least mind sitting alone."

But she said it in a fashion that made it impossible to leave her; and in this manner Nan lost her first engagement with her husband. Not that it mattered particularly, she told herself; grand marches were rather silly things; and yet she could not avoid a feeling of thwarted pique at being so tied to the wall.

At the close of the march, and after the couples had pretty well resumed their seats, Mrs. Sherwood entered, unattended and very leisurely. She made in her quiet manner a greater sensation than had Mrs. Morrell. Quite self-possessed, carrying herself with her customary poise, dressed unobtrusively in black and gold, but with the distinction of an indubitable Parisian model, moving without self-consciousness, in contrast with many of the other women, her small head high, her direct gaze a-smolder with lazy amusement, she glided across the middle of the floor. The eyes of every woman in the ballroom were upon her. The "respectable" element stared shamelessly, making comments aside. Those a little *declassée*, on the fringe of society, or the "faster" women, like Mrs. Morrell those who might in a way be considered her rivals—were apparently quite unaware of her. She made her unhasting way to a vacant chair, sat down and looked calmly about her.

Immediately she was surrounded by a swarm of the unattached men. The attached men became very attentive to their partners.

"Hullo," remarked Keith cheerfully; "there's Mrs. Sherwood. I must go over and say good evening to her."

On sudden impulse Nan rose with him. She instinctively disliked her present company and the situation; and a sudden pang of conscience had told her that not once since she had left the Bella Union had she laid eyes on the woman who had received her with so much kindness.

"Take me with you," she said to Keith.

"My dear!" cried Mrs. Morrell. "You wouldn't! Take my advice, you're young and innocent!"

She sought one of those exclusive, private-joke glances at Keith, but failed to catch his eye.

"She was very kind to me when I arrived," said Nan serenely.

Keith hesitated; then his impulsive, warm-hearted loyalty spoke.

"Good for you, Nan!" he cried.

They moved away, leaving Mrs Morrell alone, biting her lip and planning revenges

The group round Mrs. Sherwood fell away at their approach. Nan sat down next to her, leaning forward with a pretty and girlish impulsiveness.

"It's ages since I have seen you, and I have no excuse to offer," she said. "The days slip by."

"I know," said Mrs. Sherwood—"new house, new Chinaman, even new dog; enough to drive the most important thoughts out of one's head. But you've come out to-night like a flower, my dear. Your gown is charming, and it suits you so well!"

She chatted on, speaking of the floor, the music, the decorations, the crowd.

"I love this sort of thing," she remarked. "People in the mass amuse me. Jack couldn't get away until midnight, but I wouldn't wait for him. I told him it didn't worry me a bit to come without an escort," smoothing away what little embarrassment might linger. The music started up again. The Keiths arose and made their adieus. Mrs. Sherwood looked after them, her bright eyes tender. Mrs. Keith was the only woman who had yet spoken to her.

"Isn't she simply stunning!" cried Keith. "She has something about her that makes most of these others look cheap."

"She's really wonderfully attractive and distinguished looking," agreed Nan.

"If she were only a little less practical, a little softer, more feminine, she'd be a sure-enough mankiller. As it is, she needs a little more —— You know what I mean."

"More after Mrs. Morrell's fashion," suggested Nan a trifle wickedly. It popped out on the impulse, and the next instant Nan would have given anything if the words had not been said.

Keith was arrested in mid-enthusiasm as though by cold water. He checked himself, looked at her sharply, then accepted the pseudo challenge.

"Well, Mrs. Morrell, for all her little vulgarities, impresses one as being a very human sort of person."

He felt a sudden and unreasoning anger, possibly because the shot had hit a tender place.

"Shall we dance?" he suggested formally.

"I'm sorry," replied Nan; "I have this with Mr. Sansome. There he comes."

For the first time Keith felt a little irritated at the ubiquitous Sansome; but his sense of justice, while it could not smooth his ruffled feelings, nevertheless made itself heard.

"What I need is a drink," he told himself.

At the buffet he found a crowd of the nondancing men, or those who had failed to get the early numbers. Here were many of his acquaintance; among them, to his surprise, he recognized the grim features of Malcolm Neil. All were drinking champagne. Keith joined them. They chaffed him unmercifully about his purchases of clouded titles in water lots, and he answered them in kind, aware of Neil's sardonically humorous eye fixed on him. But at the first bars of the next dance he bolted in search of Mrs. Morrell, with whom, he remembered, he had this number.

Mrs. Morrell danced smoothly and lightly for a woman of her size, but was inclined to snuggle up too closely to permit undistracted guidance to her partner. It was almost impossible to avoid collisions with other couples, unless one possessed a Spartan mind and an iron will. In spite of himself Keith became increasingly aware of the occasional passing contact of her; the perfume she affected; the fainter odor of her bright, blond hair. In an attempt to break the spell he made some banal remark, but she shook her head impatiently. She danced with her eyes half closed. When the music stopped she drew a deep, sighing breath.

"You dance—oh, divinely!" she cried. "I might have known it."

She moved away, and Keith followed her, a trifle intoxicated.

"Let me see your card," she demanded abruptly. "Why, you haven't done your duty; there's hardly a third filled!"

"I hadn't started to fill it—and then you came in," breathed Keith.

They were opposite the door leading into one of the numerous small rooms off the main floor of the armory.

"Let's sit here, and you can get me a punch," she suggested.

He brought the punch and she sipped it slowly, leaning back in an easy-chair. The place was dimly lighted, and her blond, full beauty was more effective than in the more brilliantly lighted ballroom. Mrs. Morrell exerted all her fascination. The next dance was half over before either Keith or, apparently, Mrs. Morrell became aware of the fact.

"Oh, you must run!" she cried, apparently greatly exercised. "Don't mind me; go and find your partner."

Keith replied that he had this dance free, a fact of which her inspection of his card had perfectly informed her. In answer to his return solicitation as to her own partner, she shrugged her shoulders.

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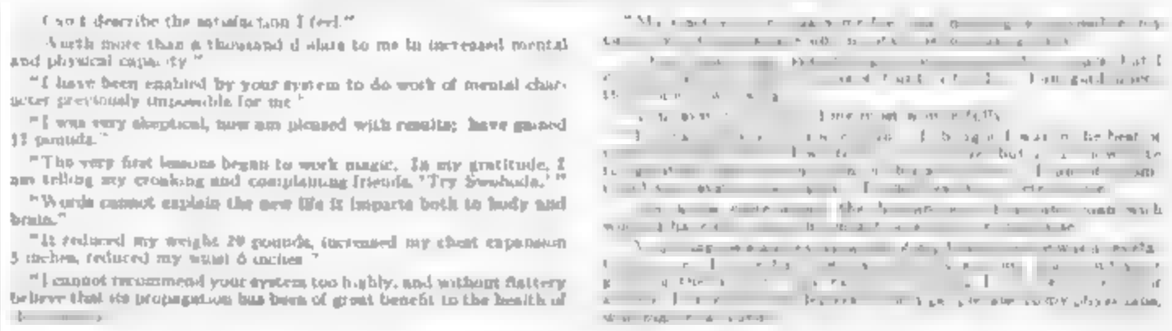
WHAT OTHERS HAVE TO SAY



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"Oh, he'll find me," she said indifferently. "This is very cozy here."

They resumed what had become an ardent flirtation. Toward the end of the dance Mrs. Morrell's partner came in, looking very flurried. Before he could say a word Mrs. Morrell began reproachfully to chide him with lack of diligence.

"I've been waiting, just rooted to this spot!" she said truthfully.

"Shall we dance?" suggested the unfortunate young man.

"It's nearly over," replied Mrs. Morrell carelessly. "Do sit down with us. Get yourself something to drink. Don't go!" she commanded Keith fiercely under her breath.

At the beginning of the fourth dance, however, her next partner found her and led her away. She made a face over her shoulder at Keith.

When a woman makes up her mind to monopolize a man who has not acquired the fine arts of rudeness and escape she generally succeeds. Keith's cordial nature was incapable of rudeness. Besides, being a perfectly normal man and Mrs. Morrell experienced and attractive, he liked being monopolized. It crossed his mind once or twice that he might be in for a scolding when he got home. Nan might be absurd. But he was so secure in his essential loyalty to Nan that his present conduct was more in the nature of a delightfully naughty escapade than anything else. He stole the apples now, and later would go dutifully for his licking.

Men of Keith's nature are easily held and managed by a wise woman, but the woman must be very wise. Keith loved celebrations. On the wings of an occasion he rose joyfully and readily to incredible altitudes of high-spirited but harmless recklessness. Birthdays, anniversaries, New Year's, Christmas, arrivals, departures, he seized upon with rapture. Each had its appropriate ceremonial, its traditional drink, the painstaking brewing of which was a sacred rite. On such occasions he tossed aside the cloak of the everyday. A celebration meant that you were different. Humdrum life and habits must be relegated to the background. It was permitted that, unabashed, you be as silly, as frivolous, as inconsequential, as boisterous, as light-hearted, as delightfully irresponsible as your ordinarily concealed boyishness pleased. Customary repressions had nothing to do here. This was a celebration! And in the aforementioned a very wise woman would have seen a safety valve.

Keith was off on a celebration to-night—an unpremeditated, freakish, impish, essentially harmless celebration—with a faint flavor of mischief in it because he had Nan in the back of his head all the time. He played up to Mrs. Morrell with exuberance, with honestly no thought except that he was having a whacking good time and that old Nan was being teased. It was characteristic that for the time being he fell completely under Mrs. Morrell's fascination. They were together fully half the time, appearing on the floor only occasionally, then disappearing in one or the other of the many nooks. Mrs. Morrell bolted her dances shamelessly. Keith thought her awfully amusing and ingenious in the way she managed this. Sometimes they hid in out-of-the-way places. Sometimes she pretended to have mistaken the dance: "The sixth? Are you very sure? I'm convinced it is only the fifth." Keith's conscience troubled him a little concerning the few names on his own card.

"I have this with Mrs. Wilkins," said he. "I really ought to go and look her up."

She took his card from him and deliberately tore it into small bits, which she blew from the palm of her gloved hand. He protested in real dismay, but she looked him challengingly, recklessly, in the eye, until he laughed too.

All this was, of course, well noticed. Keith, again characteristically, had not taken into consideration the great public. Nan might have remained comparatively indifferent to Keith's philandering about for an evening with the Morrell creature—she had by now a dim but growing understanding of "celebrations"—but that he should deliberately neglect and insult her in the face of all San Francisco was too much. Her high young enjoyment of the evening fell to ashes. She was furiously angry, but she was a thoroughbred. Only a heightened color and a sparkling eye might have betrayed her to an astute woman. Observing her, Ben Sansome took

(Continued on Page 53)

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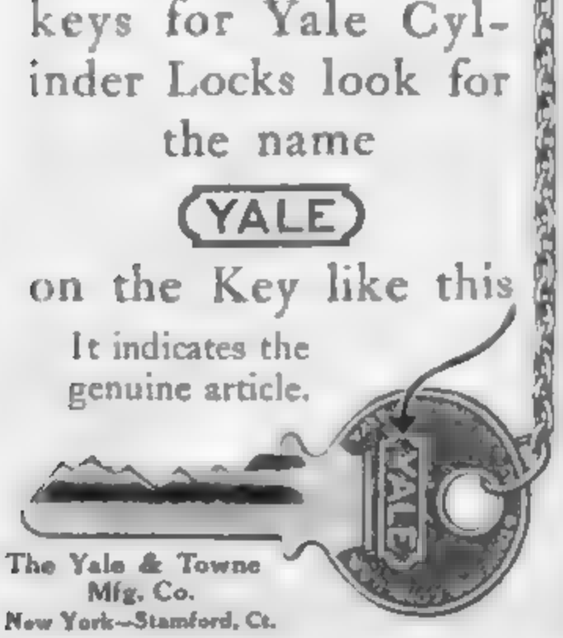

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Take a suit of Athena Underwear home and try it on. You will have comfort such as you have never before experienced.

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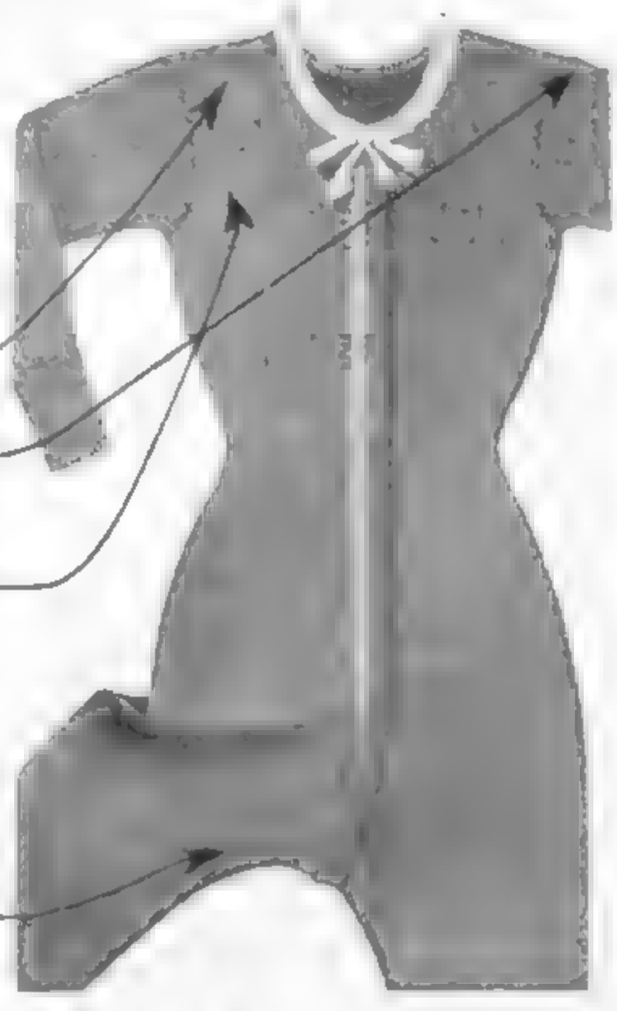

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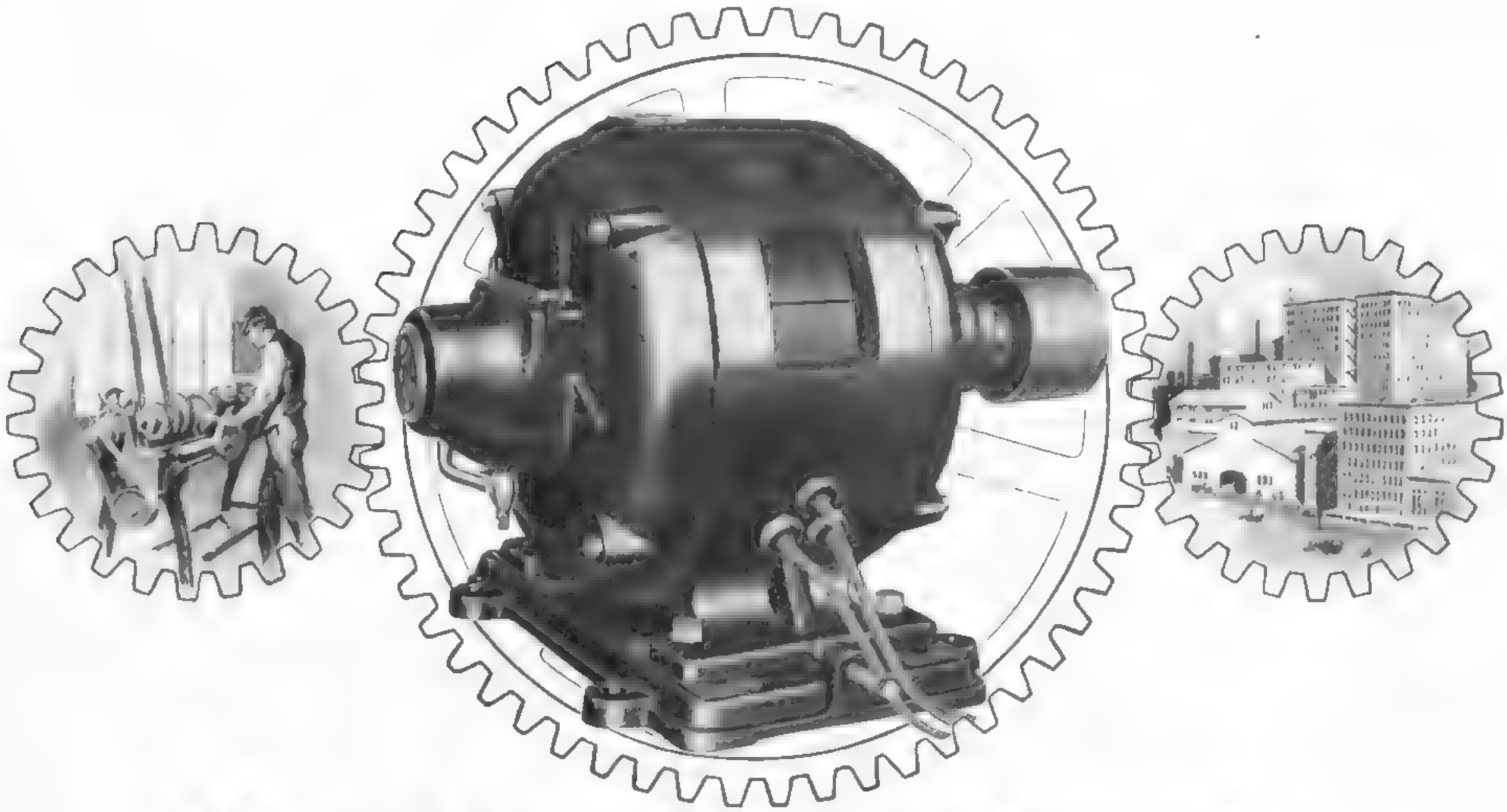

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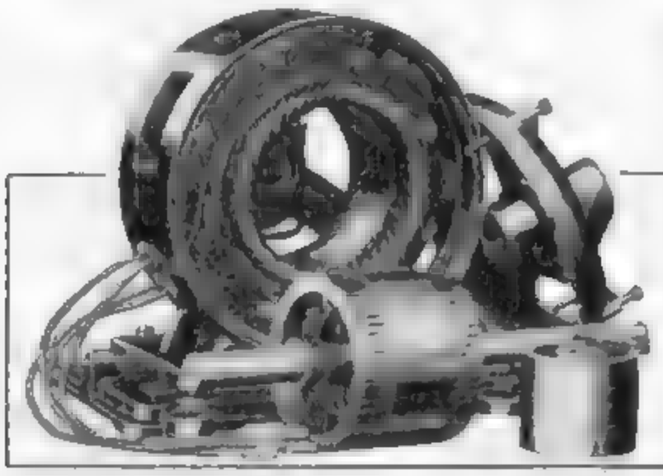

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13

(Continued from Page 50)

heart. It was evident to him that the Keiths had long since reached an absolute indifference in their relations, that they lived the conventional, tolerant, separate lives of the majority of married couples in Ben Sansome's smart acquaintance. He ventured to apply himself more assiduously, and was by no means badly received.

Keith remembered the next dance with his wife. He could not find her, although, a trifle conscience stricken, he searched everywhere. After the music had finished she emerged from the dressing room. The next time she could not be found at all. Evidently she was avoiding him with intention.

Mrs. Sherwood after each dance returned invariably to the same chair near the middle of one wall. There, owing to the fact that the "respectables" withdrew from the chairs on either side, withdrew gradually and without open rudeness, she held the center of a little court of her own. This made of it a sort of post of observation from which she could review all that was going on. She had no lack of partners, for she danced wonderfully and in looks was quite the most distinguished woman there. Keith's dance with her came and went, but no Keith appeared to claim it. Mrs. Sherwood smiled a little grimly, and her glance strayed down the wall opposite until it rested on Nan.

She examined the girl speculatively. Nan was apparently completely absorbed in Ben Sansome; there was in her manner something feverish, hectic, a mere nothing, but it did not escape Mrs. Sherwood's keen eye.

About midnight Sherwood appeared and at once made his way to his wife's side. He was punctiliously dressed in the mode—a "swallowtail," a bright, soft silk tie of ample proportions, frilled linen and sparkling studs.

He bent with an old-world formality over his wife's hand. She swept away her skirts from the chair at her side, her eyes sparkling softly with pleasure.

"You won't mind," she said carelessly to the young men surrounding her; "I want to talk to Jack for a minute."

They arose, laughing a little.

"That is your one fault, Mrs. Sherwood," said one—"you are altogether too fond of your husband."

"Well, how are things going?" asked Sherwood as they moved away.

"I'm having a good time. But you're very late, Jack."

"I know. I wanted to come earlier. Everything all right?"

At the question a little frown sketched itself on her clear brow.

"In general, yes," she said; "but they've got that Lewis boy out in the bar filling him up on champagne."

"That's a pity."

"It's a burning shame!" said she. "And I'd like to shake young Keith. He's dangled after the Morrell woman from start to finish in a manner scandalous to behold."

Sherwood laughed.

"The 'Morrell woman' will do his education good," he remarked.

"Well, she isn't doing that poor little Mrs. Keith's education any good," returned Mrs. Sherwood rather tartly.

Sherwood surveyed Nan and Ben Sansome leisurely.

"I must say she doesn't look crushed," he said after a moment.

"Do you expect her to weep violently?" asked Mrs. Sherwood.

He accepted good-naturedly the customary feminine scorn for the customary masculine obtuseness.

"Well, I don't know that we can help it," said he philosophically.

Mrs. Sherwood appeared to come to a sudden resolution. She arose.

"You go get that Lewis boy away from the bar," she commanded.

Deliberately she shook and arranged her full skirts. The man with whom she had this dance, and who had been waiting dutifully for the conference to close, darted forward. She shook her head at him smilingly.

"I'm going to let you off," she told him. "You won't mind. I have something extra-special to do."

She swept quite alone across the middle of the ballroom, serene, self-possessed, and walked directly toward Keith and Mrs. Morrell, who were seated together at the other end. A perceptible pause seemed to descend. The music kept on playing, couples kept on dancing, but nevertheless suddenly the air was charged with attention. Sherwood looked after her with mingled astonishment and fond pride.

"A frontal attack, egad!" said he to himself.

Keith and Mrs. Morrell pretended, as long as they decently could, not to see her. She swam leisurely toward them. Finally Keith arose hastily; Mrs. Morrell stared straight ahead.

"Young man," accused Mrs. Sherwood, with a faint amusement in her rich, low voice, "do you know that this is our dance?"

Keith excused his apparent lapse volubly, telling several times over that his program had been destroyed, that he was abject when he thought of the light this put him in.

"It is only when angels like yourself condescend to reach me a helping hand that I have even a chance to right myself," he added. He thought this rather a good touch.

Mrs. Sherwood stood before him easily in perfect repose of manner, the half-smile still sketching her lips. She said just nothing at all in response to his glib excuses, but when he had quite finished she laid her hand on his arm. Mrs. Morrell, her color high, continued to stare straight ahead, quite immobile except for the tapping of one foot. To Keith's request to be excused she vouchsafed a stiff half-nod partly in his direction.

They danced. Mrs. Sherwood, like most people who have command enough of their muscles to be able to keep them in graceful repose, danced marvelously well. When she stopped after a single turn of the room Keith expostulated vigorously.

"You are a perfect partner," he told her.

"Take me in here and get me a sherbet," she commanded, without replying to his protests. "That's good," she said, when she had tasted the ice. "Now sit down and listen to me. You are making a perfect spectacle of yourself. Don't you know it?"

Keith stiffened to an extreme formality.

"I beg your pardon!" said he freezingly.

"That may be your personal and individual right"—Mrs. Sherwood's low, rich voice went on evenly. She was not even looking at him, but rather idly toward the open door into the ballroom. Her fan swung from one finger; every line of her body was relaxed. She might have been tossing him ordinary commonplaces from the surface of a detached mind—"making a spectacle of yourself," she explained; "but you're making a perfect spectacle of your wife as well—and in public. That is not your right at all."

Keith sprang to his feet, furious.

"You are meddling with what is really my own business, madam," said he.

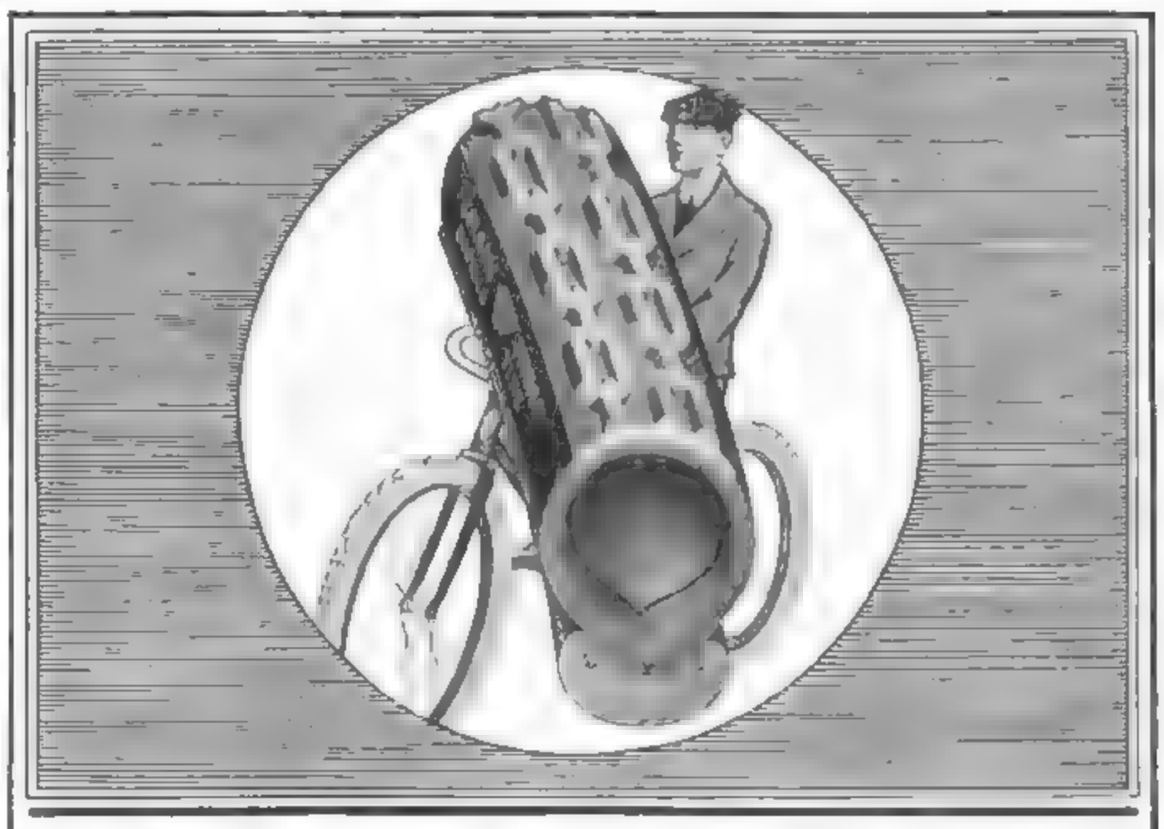
For the first time she looked up at him clearly and steadily in the eyes.

"Very well. That is true. Stop a moment and think. Are you attending to your business yourself, even decently? Yes, I understand, you are angry with me. If I were a man, you would challenge me to a duel and all that sort of thing." She smiled indifferently. "Let's take that for granted and get on. Sweep it aside. You are man enough to do it, or I mistake you greatly. Look down into yourself for even one second. Are you playing fair all round? Aren't you a little ashamed?"

She held him with her clear, level gaze. His own gaze did not fall before it and his head went back, but slowly his face and neck turned red. Thus they stared at each other for a full half minute, she smiling slightly, perfectly cool, he seething with a suppressed emotion of some sort. Then she turned indolently away.

"You're too fine to do things like that," she said with a new softness in her voice. "We all have too much faith in you. The common tricks would not appeal to you, except in idleness—is it not so?"

She smiled up at him a little sidewise. Keith caught his breath. For a fleeting instant this extraordinary woman deigned to exert her feminine charm; for the first time the coquette looked from her eyes; for the first time he saw mysteriously deep in her veiled nature a depth of possibility, of rich possibility—he could not grasp it, it was gone. But in spite of himself his pulses leaped like a flame. But now she was gazing again at the ballroom door—cool, indolent, aloof, unapproachable. Yet just at that instant, somehow, the other woman looked shallow, superficial, cold. His glance fell on Mrs. Morrell, still sitting where he had left her. Something was wrong with her effect.



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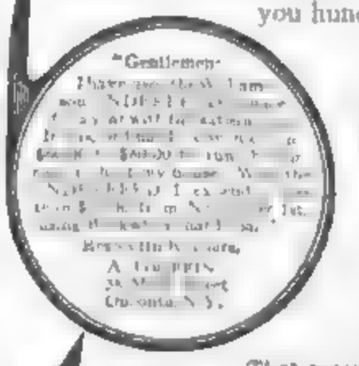
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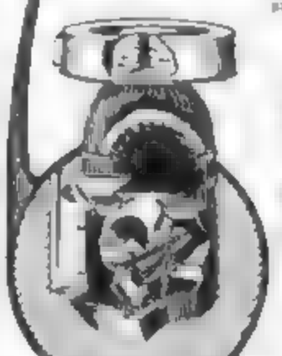

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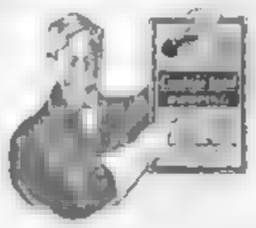

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Analysis was submerged in a blaze of anger. This anger was not now against the woman before him; his instinct prevented that. Nor against Mrs. Morrell nor his wife; reluctant justice prevented that. Nor against himself, where it really belonged. Things were out of joint; he felt cross-grained and ugly. Mrs. Sherwood rose.

"You may take me back now," said she.

As they glided across the floor together her small, sleek head came just above his shoulder. No embarrassment disturbed her manner. Keith could not find in himself a spark of resentment against her. She moved by his side with an air of poise and detachment, as a woman whose mind had long since weighed and settled the affair of her own cosmos so that trifles could not disturb her.

Leaving her in her accustomed chair, where Sherwood waited, Keith loyally returned to Mrs. Morrell, who still sat alone. Subconsciously he noticed something wrong with Mrs. Morrell. Her gowning was a conspicuous effort rather than an artistic success. She had badly torn her dress, perhaps that was it.

Mrs. Morrell received him with every appearance of sympathy.

"You poor thing!" she cried. "What a fearful situation! Of course I know you couldn't help it."

But Keith was grumpy and monosyllabic. He refused to discuss the situation or Mrs. Sherwood, returning with an obvious effort to commonplaces. Mrs. Morrell exerted all her fascination to get him back to the former level. A little cold imp sat in the back of Keith's brain and criticized sardonically: "Why will big women persist in being kittenish? Why doesn't she mend that awful rent? It's fairly sloppy! Suppose she thinks that kind of talk is funny! I do wish she wouldn't laugh in that shrill, cackling fashion!" In short, the very tricks that an hour ago were jolly and amusing were now tiresome.

Having been distrait, ungaliant, masculinely put out for another fifteen minutes, he abruptly excused himself, sought out Nan and went home.

From her point of observation Mrs. Sherwood watched them go. Nan looked very tired, and every line of Keith's figure expressed a grumpy moroseness.

"Congratulations!" said Sherwood.

"He certainly is a child of Nature," returned his wife. "Look at him! He is cross, so he looks cross. That this is a ballroom, and that all San Francisco is present, is a mere detail."

"How did you break it up?" asked Sherwood curiously.

"Men are so utterly ridiculous! He had built up a lot of illusions for himself, but his instincts are true and good. It needed only a touch. It was absurdly simple."

"He'll go back to the Morrell tomorrow," asserted Sherwood confidently.

She shook her head.

"Not to her. He sees her now, and not to-morrow. But eventually to somebody, perhaps. He has curly hair."

Sherwood laughed.

"Shear him, like Samson," he suggested. "But it strikes me he has about the most attractive woman in town—bar one—right at home."

"She'd have no trouble in holding him if she were only awake. But she's only a dear little child, and about as helpless. She has very little subtlety. I'm afraid she'll follow the instincts of her training. She'll be too proud to do anything herself to attract her husband, once his attentions to her seem to drop off. She'll just become cold and proud, and perhaps eventually turn elsewhere."

"I don't believe she's a bit that kind," asserted Sherwood positively.

"Nor do I. But, Jack, a woman lonely enough has fancies that in the long run may become convictions."

(TO BE CONTINUED)

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The Panama-Pacific International Exposition confers upon Stetson Hats the Grand Prize—Highest Award—the tenth great International Award given the John B. Stetson Company.

Viewed from all sides, the Soft Hat shown in the illustration is one of the most popular shapes we have ever created.

We have named it the "EVENT."

Note the graceful curl to the brim—the dip front and back—the two-inch band of heavy rib silk—the formal freedom of line that makes it becoming to so many types of heads and faces.

It comes in a wide range of colors—Pearls predominating.

There is a marked tendency—welcomed by men everywhere—toward hats of light weight.

Ask your dealer to show you the new Stetson "FEATHER WEIGHT" and "TISSUE WEIGHT" hats. You can have them in any style and you'll appreciate their comfort and their soft, mellow quality.

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At regular garage rates, the free service provided with the 1916 Hupmobile represents a saving of $375,000 to the thousands who have bought and who will buy during the next nine months.

The man who ordinarily relies on a garageman for service, pays $5 to $8 per month.

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The man who has a 1916 Hupmobile drives his car to any Hupmobile service station, calls for it later, and hands over a few coupons from the book he receives with the car

Time and labor, for which the owner of another car must pay in cash or in his own time, cost him nothing.

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1916 Hupmobile Prices (Canadian)

5-passenger Touring Car, $1385; 2-passenger Roadster, $1385; 5-passenger Sedan, $1820; 7-passenger Touring Car, $1635; 7-passenger Limousine, $3185; 2-passenger All-Year Coupé, $1500; 5-passenger All-Year Touring Car, $1525. Canadian prices f. o. b. Windsor.

PARIS IN HALF-MOURNING

(Continued from Page 20)

close their doors. Paris is determined to take good care of visiting soldiers, especially of the officers, and offsets as much as possible the fascinating perils of the city. None of the cafés are allowed to remain open at night, and the sidewalks are cleared of their chairs and tables during the early twilight hours. Because of this a close watch is kept over the tea rooms, in order that they may not develop into pitfalls for the unwary officers.

It does every American's heart good to see the work that is being carried on by the American Ambulance, the equipment of which is said now to be the best of all military hospitals in France. The day I was there there were five hundred and seventy patients, all receiving the best possible care and the most skilled attention that the science of medicine and surgery can conceive. The gratitude of the patients and of the members of their families who come to visit them is a testimonial of what the French think about this work.

At the present time practically all of the beds are given over to the French wounded. The British are taking very good care of their own men at Versailles. There are now no Germans in this hospital, owing to the fact that these are prisoners and must be under a guard. They are taken to other hospitals, where the facilities for keeping prisoners are better.

Among the French there are many men from Algeria and the Sudan, and some of these are curiously interesting. The case of one young man, little more than a boy, from the Sudan, shows the power of love to convert the savage into a docile patient. This man was brought to the hospital about seven months ago very badly wounded in the leg and with frozen feet. He could not speak a word of any language that anybody could understand. He bit his nurses and the doctors, and scratched and fought when anybody tried to do anything for him. He tore the bandage from his wound and, like an animal seeking for some relief from his pain, he crawled from his bed to the cuspidor and, taking a handful of sawdust, stuffed it into his gaping wound.

Evidently in his part of the country, the Sudan, the natives put earth into wounds to stop the blood, and sawdust was the nearest thing to earth he could find in the hospital ward.

After many months of patient and loving care from his nurses and the doctors the savage has been transformed into a grateful, happy and intelligent being. He now speaks and understands French, also knows a little English, repeating sentences after the nurses with great willingness. He has the habits of a human being, eats with his knife and fork, is learning to read, and when I saw him he was in a wheel chair patiently knitting a sock. The poor fellow will never again walk without the aid of crutches, because he has a frightful leg wound and his toes dropped off from freezing.

Mending Broken Fighting Men

When one looks into the faces of the wounded it is difficult to realize that they have come from the battlefields, and that each one in receiving his wound had doubtless inflicted another as grievous and perhaps even mortal. There is no hatred, no malice, no rebellion in their expression. They look like little children that have been grievously hurt, and they show a patience and resignation that are pathetic. I could not help wondering why it is that these men accept their afflictions with such patience and resignation, why each one is not cursing the enemy for his lost leg, his lost arm or his shattered jaw, for the bullet imbedded in his lung, in his kidneys, in his skull. And yet I saw nothing that indicated any resentment. It was horrible to think that these men who had already suffered so much might be sent back to the front, perhaps to suffer again the same or even worse tortures.

The most marvelous things are being done to perfect the recovery of the men who are patients at the American Ambulance. The surgeons are not satisfied to have them get well of their wounds; they wish to restore them to usefulness. So, shattered arms that are healed are being operated upon to restore the nerves and bring back sensation and muscular power; jawbones are being replaced by living bone, taken sometimes from the leg of the patient; operations are being performed to restore sight and hearing. Nothing is left undone that modern science can suggest to make these men as good as new. The horrors of war strike one with double force when one realizes that on one side the great scientists and the great minds of the world are engaged in devising means of destroying life, while on the other men are devoting themselves to restoring shattered human beings.

The men on the ambulances are doing wonderful work. They are now going to the actual battlefields, and at great risk to their own lives are bringing back the wounded. On account of the close proximity of Arras, where such heavy fighting has been going on, it is feasible to bring the wounded directly by motor ambulances to the hospital, and this is done nightly. The ambulances leave the hospital every night at eleven o'clock and return before daylight, each with its burden of mangled and suffering forms, some of them almost unrecognizable as human beings. A single visit to the military hospital brings one to some realization of the horrors of war.

A pretty tribute that is paid to the hospital of the American Ambulance is an almost daily visit from one of the air patrol of Paris who has been a patient in the hospital. In his daily rounds he flies just as near as he can to the hospital, sweeping down like a great bird, hovering with protecting wings, often so near that he calls to the convalescents on the terrace.

Amusements for the Wounded

Among the most interesting cases in the hospitals are the men who have been gassed. These poor fellows are treated like pneumonia cases. Nothing can be done for them except to keep their strength up while the inflamed lungs and respiratory organs heal. These patients are green from the poison. When they are brought in they are taken at once to the upper floors, and each patient is installed by an open window that he may have as much fresh air as possible. The suffering is intense and the recovery tedious. What the permanent effect will be on the lungs is yet to be learned.

Paris does all she can to alleviate the tedium of her suffering soldiers, providing amusements of various kinds for those who are convalescing, in addition to ministering in every possible way to those who are afflicted. I witnessed a most interesting, and at the same time pathetic, gathering of mutilated soldiers to see a gala performance at the Trocadéro given for their entertainment. Hundreds of maimed men passed into the auditorium, many of them being brought in ambulances, and all took the occasion in the light spirit of the Parisian.

Regardless of missing arms and legs, and in spite of painful wounds and deep-laid scars, the soldiers came in hundreds. The air was heavy with the odor of antiseptics. Many of the men were accompanied by their nurses, and a special entrance was reserved for the blind.

Games and pastimes of various sorts are provided in the hospitals and at the convalescing homes and camps. One-armed soldiers can be seen rolling tenpins or pitching quoits in the shady parks of fine old châteaux that have been transformed into homes for the wounded. Checkers is a favorite game for those with leg injuries and wounds of the head or arms. A funny sight it is to see a stalwart soldier in bed, with his cap on, playing a game of checkers with a comrade, one arm in a sling or in a wooden trough on wheels, set in a runner that the shoulder muscles may have a little play. These wooden troughs have proven a great blessing to those with serious leg and arm wounds, and the carpenter is quite as busy an assistant to the surgeon as the man who gives the anesthetic.

The work of the one is to relieve the pain while under the knife, and of the other to build a device for easing agony while the recovery is being made.

The populace is quick to recognize the hero upon whom honors have recently been conferred, particularly if he has been wounded. It is not an unusual sight to see a one-armed officer, wearing the cross of the Legion of Honor, passing along the street with all eyes fixed in admiration upon him. Smiling-faced young chaps hobble along the streets on crutches, proud to be wearing the recently conferred military medal.

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The finer the furniture the more it needs 3-in-One, and you will realize this if you but try it once.

You can get 3-in-One at any good hardware, drug, grocery, housefurnishing or general store. 1 oz., 10c; 3 ozs., 25c; 8 ozs. (½ pint), 50c. Also in patent Handy Oil Cans, 3½ ozs., 25c. Or if you want to try 3-in-One before you buy

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Just mail us a postal card and we will forward enough 3-in-One for several pieces of furniture and also full instructions how to use it.

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Richmond Straight Cut Cigarettes *Cork Tip or Plain*

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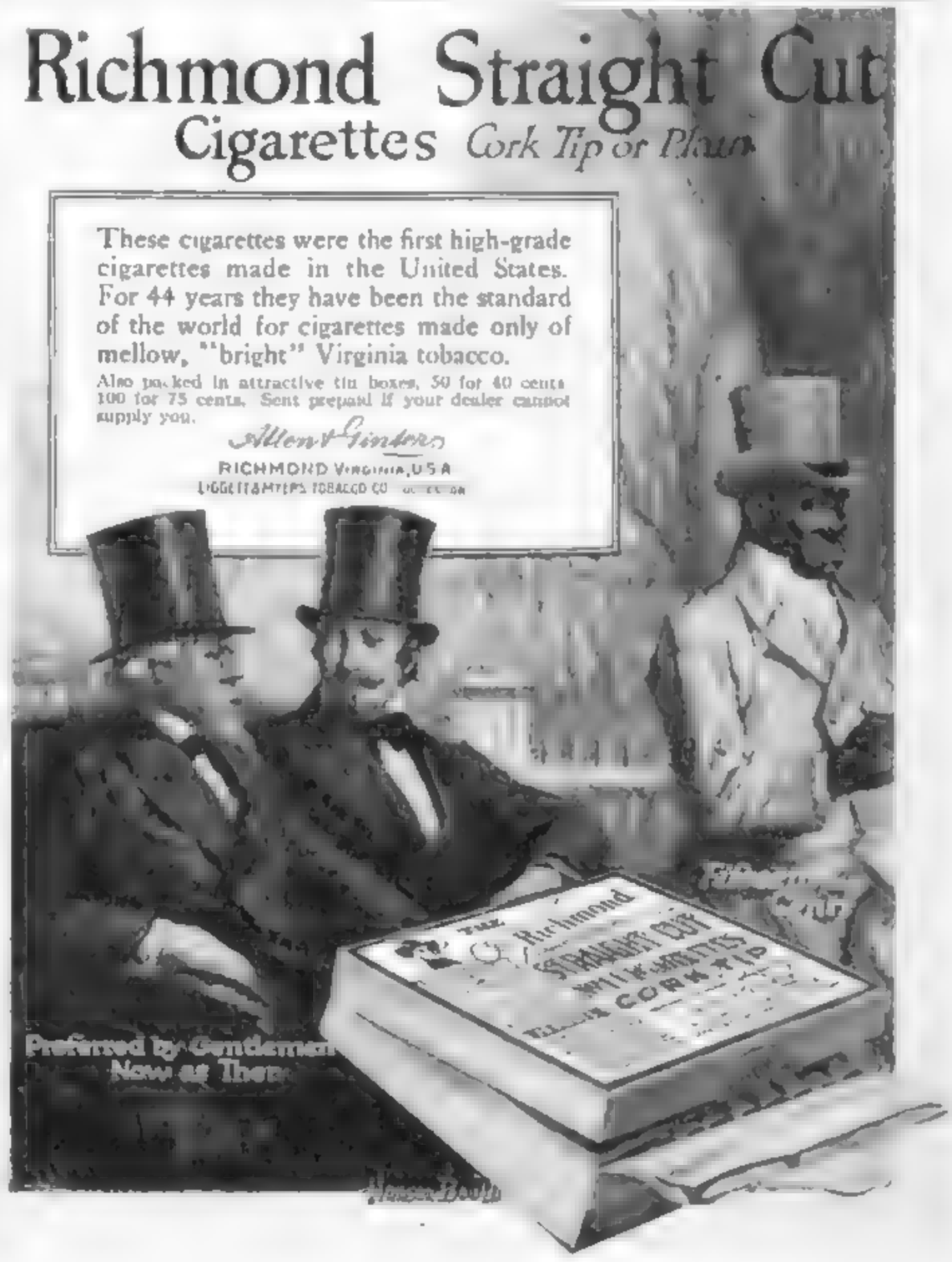

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With the durability to withstand rain and sun, winter and summer on exterior work, it lasts longer than paint, and gives to interior woodwork that clean and cheery charm—a surface smooth as alabaster.
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one finished with Vitralite and one with "61", the floor varnish that stands the wear—the daily grind of many feet. It is mar-proof, heel-proof and water proof
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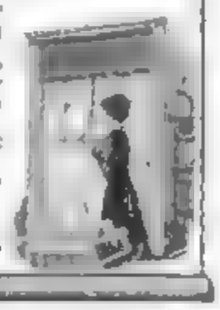

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It is the French custom that the superior officer shall salute the recipient of the decoration on both cheeks—typical of this generous and impulsive people. A friend of mine recently witnessed the conferring of the medal of the highest order—one given only to privates in the ranks or to great generals for some remarkable deed of valor—upon an Apache. This man had been sentenced to imprisonment for striking an officer. He belonged to the lowest type of criminals and was an habitué of the most iniquitous quarter of Paris, an unruly, unmanageable and dangerous man, recognizing no authority and no subordination.

Just at the hour when he was condemned to the military prison the enemy began an attack, and nobody paid any attention to the prisoner, being too engrossed in the business of war. A machine gun behind a haystack was mowing down the criminal's brother soldiers. With the instinct of the man who had dodged death many times at the hands of the French police, this fellow quickly filled an empty barrel with earth and gravel gathered from the trenches. Rolling this in front of him he cautiously crept toward the haystack concealing the machine gun, which continuously rained its deadly fire on the advancing French line. Stealthily he crept forward, rolling the barrel before him, and when within revolver range he shot the three men operating the machine gun, darted out from behind his own barricade, seized the machine gun of the enemy and carried it back on his shoulders into the French line. Small wonder then that Joffre, at Chantilly, kissed this man on both cheeks, and pinned on the breast of this erstwhile dangerous criminal a medal of the highest degree of honor possible to confer upon a soldier.

Paris has opera nearly every night of the week and several matinées. Interesting programs are being given at the Opéra Comique, and the usual ballet is replaced by patriotic spectacles, one of the most popular being a one-act musical tableau under the title *Sur le Front*. This is a realistic trench scene—none of your fine soldiers in resplendent uniforms with gleaming swords—but hard-worked, mud-stained, unkempt men of the trenches. There is nothing pretty about the spectacle—it is grim and realistic, and I looked about the audience to note the effect that this picture of war was having upon the people. There was not a lip quivering, nor a tear in any eye except my own. France is meeting her grim task with courage and supreme control, and if to the reality is not given tears, why to the spectacle? So Paris sits dry-eyed and watches a mimic attack on her trenches and a mimic victory, ending in a burst of song as the voice of Mlle. Marthé Chanel, backed by the chorus of soldiers, rings out the inspiring strains of the Marseillaise.

A Hospital in a Clubhouse

The American Girls' Club, a spot familiar to the young American, is now given over to a hospital under the direction of the French Red Cross. The big studio in the annex is an operating room, and its chambers have been turned into wards. The garden is given over to the convalescent soldiers, and there remains small semblance of the Girls' Club. Where was once the merry chatter of girls having their first experience of Paris now ait maimed and suffering soldiers, the stillness broken by the plaintive voices of the sick; and where once was scent of violets and roses one smells iodoform and carbolic acid. Such are the changes wrought by war. It is the intention, however, to reopen this club after the close of the war, and it will be sustained by the further generosity of Mrs. Reid.

One of the hardest things that the French women have to bear is knowing that their husbands or brothers are so near and yet so really remote. Many of them have gone through great hardships in the efforts to see their men, and these efforts have often ended only in disappointment. The military regulations are very strict against women's visiting the soldiers at any of the camps or military bases. It is almost impossible, therefore, for women to pass the lines.

However, once in a while so plausible an excuse is invented that a woman from Paris gets to an occupied town. I know of one little woman who had not seen her husband for eight months. She learned that his regiment was to be in one of the towns in the Marne district. Inventing an excuse she finally got permission to go to this town, hoping to stand on the street corner and wave to her husband as his regiment marched past at the supposed hour—eight o'clock in the morning. Unfortunately the marching orders had been changed, and when she reached the town his regiment had passed through five hours before. This is what is happening to French wives and mothers every day—anxious waiting, hoping against hope, praying almost without faith, resignedly waiting the news: "Mortally wounded."

One friend succeeded in seeing her husband when he was on a two-days leave of absence. She went to the nearest town to join him, and returned to Paris quite happy in having seen him and in knowing that he lived, for all he had been under such dangerous fire.

Two days afterward, when friends were calling to felicitate her upon this good fortune and happiness, a dispatch came. He had been killed under the first fire of the day he had returned. Such are the messages that are coming through almost hourly to the women of Europe.

Breaking it Gently

Sometimes the victim himself is able to dictate the message, and grim humor enters into some of the wording. A little Englishwoman, whom I met on the boat going from Boulogne to Folkestone, told me that a friend of hers had a telegram from her husband, an English officer, stationed in the neighborhood of Ypres, which read as follows: "I have just had my tea." A little later a message from the military authorities explained the meaning of this telegram. Her husband was mortally wounded, and this had been his method of preparing her for the later shock of the brutally frank message that he knew would follow from headquarters.

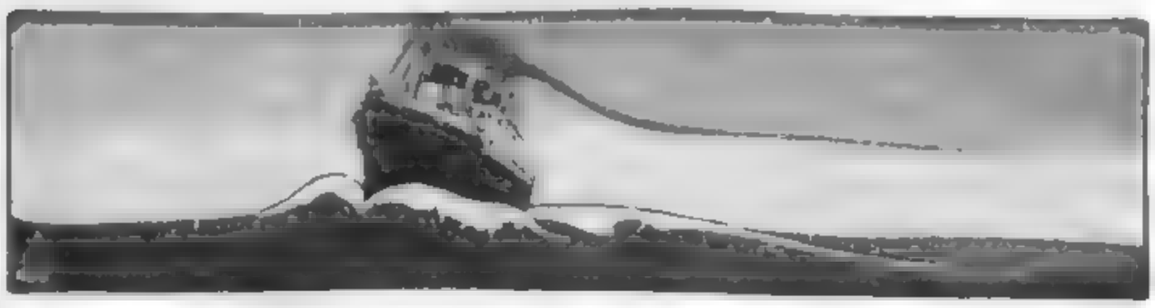
It is a daily and hourly dread of no news or fatal news that is the portion of the women to-day. The interim between the receipt of good news and the date of sending is filled with dread and apprehension, for no man or woman in the warring countries knows what the hour may bring forth.

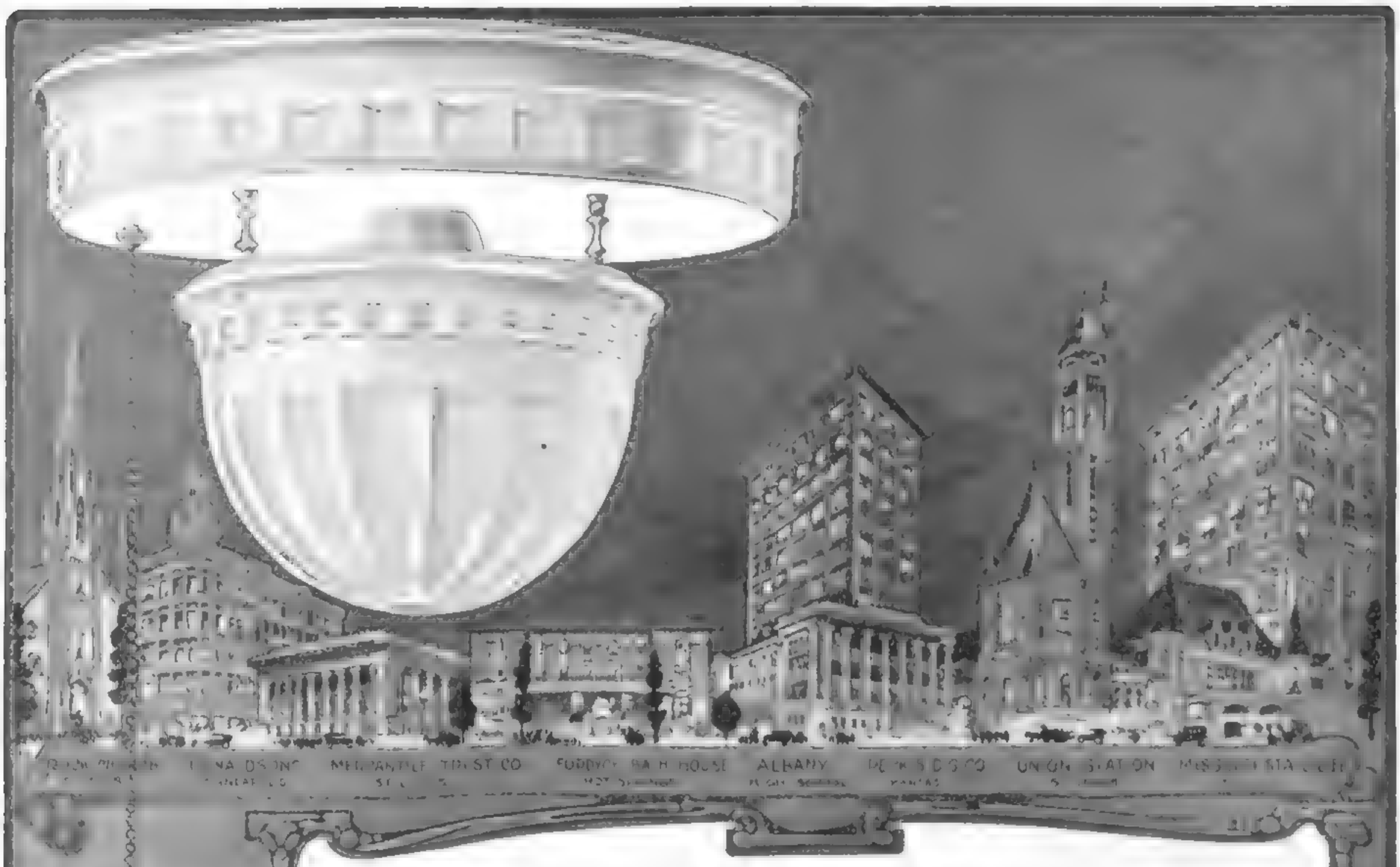
To get away from the Continent is as difficult as it is to reach the Continent. One must have permission to travel. Anybody leaving Paris must have his French passport signed by the Prefect of Police, and so our first step in the direction of homecoming was to drive down to police headquarters, which are in the building just opposite Notre Dame. There in the shadow of this historic old cathedral we found the offices of the city government, crowded with other would-be travelers. From there we were obliged to go to the British Consulate-General, as we were on our way to England. Here we were obliged to show both our American and our French papers.

Headed once more for the shores of England, our thoughts turned toward Boulogne, as here are the visible signs of war and the work of amassing a great army. The day we traveled along from Paris to this seaport was one of severe fighting, both at Arras and at Ypres. At the latter place the use of asphyxiating gas had made a bend in the English line near the famous Hill 60.

All the talk on the train was about this latest weapon of the enemy and what might be done to combat it. Very many English soldiers had been victims of the gas, and the British officers have been tremendously stirred over those fatalities.

Editor's Note—This is the second of two articles on Paris in Wartime.





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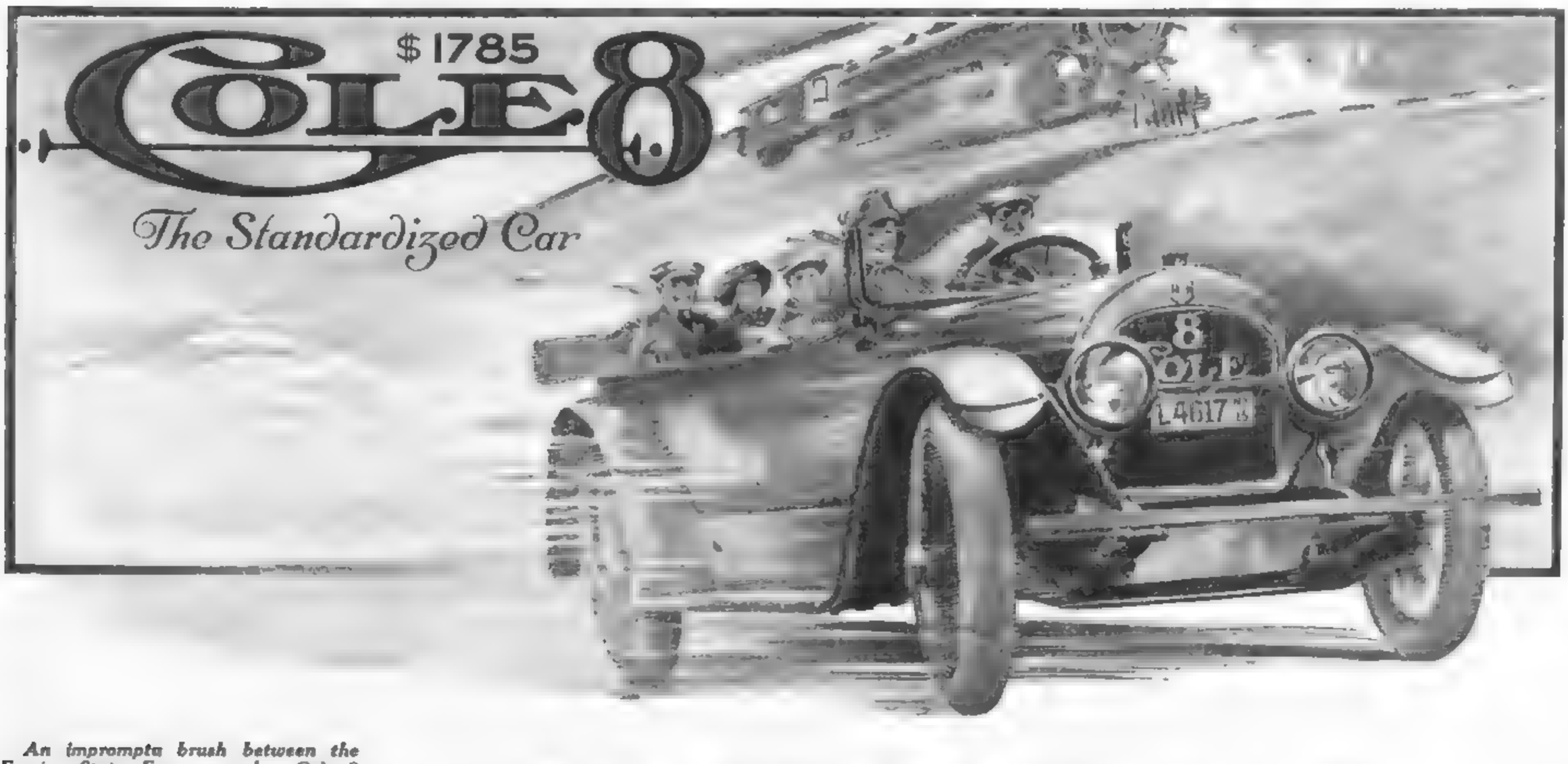

An impromptu brush between the Empire State Express and a Cole 8 took place on May 19, 1915, near Buffalo, N. Y. E. H. Baker, of Buffalo, while on a pleasure trip accepted the unspoken challenge of the train, and won. Not satisfied with this trial he returned on June 13, prepared for a harder test. He won again. To make a living, positive record of the occurrence, he was accompanied on his second race by a moving picture operator, in another Cole 8, who photographed the two participants in action. The race will be reproduced in the leading picture theatres of the country in the near future.

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Tremendous power in the big Cole 8 gives it the speed of the wind, if you wish. But it is controlled in a flash. It is unbelievably flexible.

You may never want to drive your car at the speed of a racing train. You may not care to undertake a trip over hazardous mountain roads —but in *any* emergency you'll be a master of power in a Cole 8. With that power, you'll have a quiet feeling of confidence, of safety.

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The open road will hold new charms for you in a Cole 8, for you'll ride as smoothly as a man in a boat. You'll be free from swaying, from rocking, from jolts. The Cole 8 is perfectly balanced. It hugs the road. It is light, but a marvel of strength. It's as beautiful as it is strong. Without effort, it will do more than has been attempted with average cars.

Cole 8 is an achievement in automobile engineering. It is a unit of quality. It will bring you home from long-distance runs ready to start all over again. You'll be refreshed and full of the joy of living. We are ready to prove its wonderful efficiency by demonstration. The Cole dealer nearest to you will be glad of an opportunity to convince you. Send for our booklet, "Why an Eight."

It was another Cole 8, driven by A. W. Eaton, of Denver, Colo., that made the 320 hazardous miles from Denver to Glenwood Springs, Colo., through the heart of the Rockies, up grades as steep as 22½ per cent and ranging in altitude from 7,500 to 10,000 feet, in the remarkable time of 11 hours and 50 minutes —2 hours and 10 minutes faster than the regular passenger-train schedule. Less than 2 quarts of oil and 22 gallons of gasoline were used for the entire trip.

Cole Motor Car Company, Indianapolis, U. S. A.

THE PHŒNIX

(Continued from Page 18)

Lyman took the calfskin trunk out into Mrs. Newhall's little orchard and burned the sermons. Everybody thought he was making room for his change of underclothing and would leave town. But he didn't.

No; Lyman stayed here in Bodbank a good deal in the way a ghost would stay round, haunting the place. George Henry Gunn said he feared Purdigale's reason was tottering.

"Why, he just wanders round calling on people; and he must have no source of income at all," said he. "Nobody can understand him."

Only Olivia! You could see her in her front window looking out at him, as he went by, with those big brown sea-lion eyes—the eyes of a faithful dog—blind with admiration; unshaken.

I didn't have a talk with him for three months. Then, one night when Ma—that's my wife—and I were just beginning to yawn, the doorbell rang and I let Purdigale in. Ma had run out through the kitchen, because she had loosened up and wouldn't be seen by company; and so we were alone.

"A fortunate thing has happened," said he. "You know how I've done editing work for cyclopedias and subscription books. Well, now, I'm the agent for a work that may be of vital importance to Illinois and the source of information for the future historians of our country."

"I ain't a future historian, Lyman," said I.

"No; I don't approach you as a salesman of books," said he. "No. This is to be a work called the Biographical Gallery of Illinois. It is your name, Mr. Bosville, that appears on my list. You, sir, are a fitting representative of the town of Bodbank."

"Pshaw!" said I. "There's nothing I've ever done except general contracting and serving on the school board."

"Well, I have only this to say," he went on with a nice, respectful smile: "The editors of the work, after a careful investigation, feel that your contribution to the mercantile and educational history of the state has been so noteworthy as to be fittingly included in this monumental work. Certain big figures in Chicago have not been chosen; and if they are not, there is no power under heaven that will allow them to buy their way into this de-luxe collection of our foremost men. Posterity forgets sterling character and achievement all too quickly.

"What we do is this: You furnish a photograph and we make from it a steel engraving, full-page, on handlaid India paper. Then, on the opposite page, there is the sketch, as prepared by our literary staff, which has investigated and obtained full data. Let me read it to you."

"Sit down, Lyman," said I. "Take the rocker. It's the most comfortable."

"Now listen!" he said. "'James Pollock Bosville, of Bodbank, was born in Lyme, Connecticut, on April 9, 1847. His family on both sides were descendants of the oldest pioneers of New England; and, in direct line, this scion of the Bosville and Edgar families had many distinguished ancestors. Lyme, Connecticut, which nurtured other famous men, had within this century several distinguished sons, some of whom, transplanted to other soils, carried sturdy qualities into the intellectual and commercial life of great metropolises. The house in which Bosville was born is said to have been built in the early eighteenth century by Jones S.——'"

"Ain't there anything about me?" I asked.

"Yes, yes; listen!" said he, looking down the page. "Wait—here it is. 'The year following the close of the Civil War found the young man, now well equipped, turning his face westward.' Wait! Yes; here it is in a nutshell at the end. 'In fact, James P. Bosville, by his career of lasting influence, by his probity, his generous benefactions, his impress on the entire state of an example of one who loved his neighbor as himself, and was always willing to serve his fellow man at the sacrifice of himself, has a preeminent right to the gratitude of those who live in Illinois, and those who will live here in years to come.'"

"It is very well written," I said.

"Are there any inaccuracies? No?" said he. "Well, then, all that is needed is some little sentiment, and your signature, to be engraved on the portrait in facsimile of your handwriting."

"What can I write?" said I.

"I don't want to suggest, Mr. Bosville," he answered me; "but I can think of something which contains about all that you, sir, would want to say. 'Yours' is the first word. That signifies readiness to serve your fellow man. Then, 'Very'—a nice word showing zealousness and sincerity. Then, 'Truly.' Ah! That final word—suggestive of honesty and freedom from all hypocrisy! 'Yours Very Truly!' Is that not simple, all-inclusive? And does it not represent you completely?"

"I suppose that's all right," said I. "'Yours Very Truly, James Pollock Bosville.' And, of course, there is—is ——"

"Yes; there is," he told me. "As you say—of course. Yes, of course, there are expenses to be met; and this contract may be signed and you may send me a check the first of the month. The contract, if you will read it carefully, provides that if the work is not published as represented the money will be returnable. The editors of this gigantic work have set the price for the sketch, for the steel engraving of yourself, at exactly the same price that will be asked the Governor of the State, or Abraham Lincoln if he were alive—one hundred dollars. That is all. Not another cent. You may sign here."

I don't know whether I would have signed it; but just then Ma coughed. She coughed twice from the kitchen, and that is her signal. So I went out, feeling my way through the dark and steering for the ticking of the kitchen clock; and right at the kitchen door I suddenly felt her breath in my ear.

"James, don't you be more than an ordinary fool!" said she. "If this is for posterity, you just let posterity pay for it."

So I went back and said:

"Well, I'll tell you about that, Lyman. I guess I'm growing a little vain, and I guess I'd better discipline the tendency. So, you mark my biography down from one hundred dollars to five cents, and cut it down to the words: 'Never convicted of crime!'"

"You mean it?" he said very good-naturedly.

"Yes."

"Then I'll have to go to another man in town."

"Tell me who it is," said I. "Tell me who's going to represent Bodbank."

"I can't do that," he said. "It might cause ill feelings—just as it would if you went round telling that I came to you before going to another. Promise me you won't say a word."

"I promise," said I.

So he folded up his sample pages and went off, and I heard the gate click.

I did not see him for over seven weeks, and then it was at the dedication.

Nearly everybody in Bodbank went to the dedication of the New Post Office. Our congressman was there, acting as though he, instead of the fire that burned down the old brick post office, was responsible for the fine marble building, with its broad white steps—always tracked over with Illinois gumbo—and its white pillars, and its contrast, which made a town I always thought before looked pretty well seem like a way-station settlement gathered round a Greek temple.

On the white steps we held the dedication exercises. Flags and bunting were draped over the door; and a wooden railing covered with red cheesecloth was put on the top step to keep all those who weren't invited by real engraving back from the platform seats and the speakers' stand. The committee wore blue-and-yellow badges on their coats, and every tall hat in Bodbank was out of its box that day.

I suppose there were four thousand people filling the street in front of the new building, jostling and sweating in the afternoon sunlight; and at each end, where the faces ended, the wagons and automobiles from the farms were crowded in, so that they looked like two sets of dogs who had herded the folks into Main Street until they were all jammed tight—and even millinery and cigars in vest pockets got crushed.

Not one of the men, women and children there, however, knew what that occasion would bring. No—I take it back; There were two—Lyman Purdigale and Olivia Hall.

Lyman had edged his way along until he sat near the speakers' table, with its white water pitcher; and when Judge Antrim

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This is why Champion Spark Plugs endure these heavy trip-hammer blows without breaking or even cracking.
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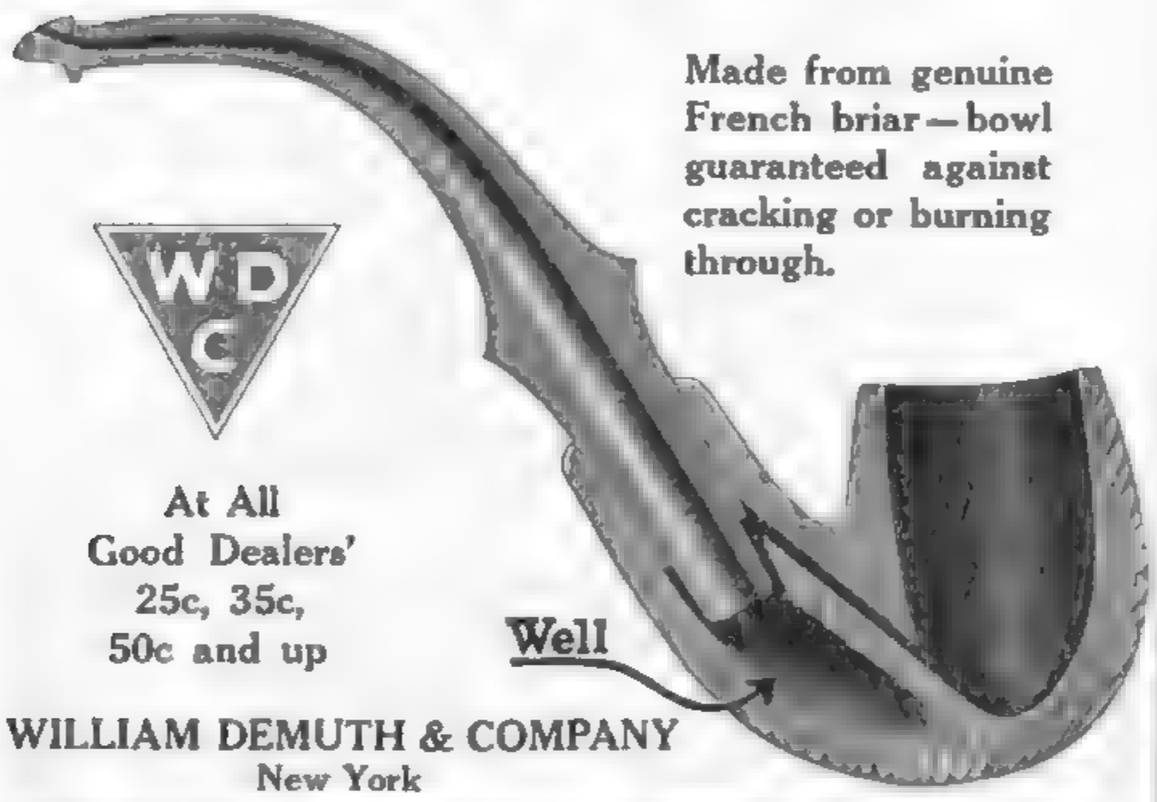

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introduced our congressman as "the man who," Lyman looked up and smiled. And that smile never left his face. Sometimes when the speaker was splitting the clouds and telling about the future of Bodbank, the glories of its commerce and industries, and the men who had been born here and lived to become famous, Lyman half raised up on his little short legs and looked round at the familiar physiognomies of our prominent citizens.

When the people clapped he turned his head back and looked up at the sky; and when our congressman was through, and kept getting up from his chair to bow to the cheers, and each time put both hands behind him to spread the tails of his frock coat, then the preacher got up too, and grasped the rail with one hand and held up the other, the way a person does who wants quiet.

By and by the noise all stopped, and the people on the platform, who thought the affair was all over, began to look at each other, wondering what was coming. The only one who didn't look at anybody but Lyman was Olivia, and she had fixed her big brown sealskin eyes on him, the way she always did; and the moment she heard his clear voice ring out she clasped her hands and sat still, as though she was ready for something, like somebody waiting for a verdict.

"Just a moment, fellow citizens," came Purdigale's voice. "I have an announcement to make. I have a few words to say about one man who is here to-day. I will not name that man, though he is here, where all of you can look into his face. No; I will just call him—Yours Very Truly."

His voice was clear and ringing, and you might say there was a little smile in it. And besides, folks always like to hear about a person more than they do about platforms and propositions and the high cost of living and the glorious past. So they listened like mice, and you could almost see their ears bend forward toward little short-legged Purdigale.

"Yes; Yours Very Truly is one of our prominent citizens," he went on. "And I picked him out for an experiment."

When he said it, Ma, who was sitting beside me, leaned over and whispered in my ear, so close that her veil tickled: "There!"

"This experiment, my friends, was connected with a book, which was to be called the Biographical Gallery of Illinois. You know what kind of a book it would be," he said. "I am sorry to use a slang phrase—but it would be a sucker book. Enough men could be found in this state—and I am afraid in any other state—so vain, so ready to believe themselves among the great and good, that they would be willing to pay a hundred dollars for a steel engraving of themselves in the book and for a written eulogy. You know what a eulogy is. A eulogy is all the good that can be said for a man, with all the bad squeezed out; and then what is left is sweetened until what is said about the man makes virtue seem hideous."

Some voice said: "Sit down!" But the crowd yelled: "No, no; let him have a chance!"

"Well, I thank you," Purdigale said. "When I went to this citizen, whom I call Yours Very Truly, and told him that he had been selected to stand among the famous men of Illinois, I wish you could have seen him swell up like a pouter pigeon or a tom turkey! I wish you could have seen that man, who comes from plain, ordinary folks, strut round when I read to him aloud about his birth and ancestry—just as though he was a rare bird in Bodbank! I wish you could have seen that man nod his head in approval of all the exaggerations about his lifetime of honesty and generosity and truth.

"Why, it sounded like an obituary—like something that is written when everything is forgiven and nobody has the heart to deny it; when nobody gets up to say: 'How about the time you went through bankruptcy?' or, 'What do your employees think of you?' or, 'How about those little trips you took to Chicago?' or, 'Don't forget the time you foreclosed the mortgage and made a big profit.' Why, I almost had to laugh in the man's face when he wrote a check!

"And, friends, I asked him to sign his name, with an appropriate sentiment; and I suggested 'Yours Very Truly.' That's where he got his name. I said 'Yours' stood for readiness to serve mankind; and 'Very' stood for a big-hearted disposition; and 'Truly' stood for sincerity and honesty. And—would you believe it?—he wrote that down with a flourish. He believed he was a better man than the rest of us—better than the poor and the humble; and he was ready to pay one hundred dollars, so posterity would know it."

The crowd let out a whoop.

"Well, I'm going to give the man a chance," said Lyman. "Suppose he may see what a fool he has been. Suppose he may say to himself: 'I am a hypocrite; I have been only the average man. This will be a lesson to me. Hereafter I will try to be the kind of man that I wish now I had been—kind to all, fair to all, generous to all.' Well, then, I'm going to give him a chance. I'm going to take his biography out of my book and I'm going to give him his money back. Yes; I'm going to give him a chance to show that he, at least, is big enough and noble enough to acknowledge his foolish vanity."

The crowd held its breath.

"Of course if the man doesn't want to do this—doesn't want to claim the money—I will spend it on something of service to the rest of mankind and never disclose who gave it. But if he wants to claim the money I'll stand here on the post-office steps tomorrow, between twelve and one, with a check for a hundred dollars in my hand. And that's all I have to say."

The moment he sat down the band started to play, and a few voices joined in singing the Star-Spangled Banner; but the talking voices were the loudest. And those voices were voices guessing the real name of Yours Very Truly.

I knew what would happen; and it did. A quarter of the population of Bodbank came down at one time the next day to get its mail. And the hour was at twelve. The crowd weaved in and out the door and up and down Main Street, watching and waiting and murmuring and chuckling—and curious.

At one minute past twelve Lyman Purdigale pushed his way up the steps and climbed up on the base of one of the pillars, so everybody could see him and his sawed-off legs; and in his hand he held up a slip of paper that looked something like a check for one hundred dollars. I could watch him from my office window.

Once in a while some fellow like Ogilbie Peck, the choreman, or Willie Center, who is half-witted, would go near enough to ask him a question; and then Lyman would bend down a little to listen and hold out the check, as though the man had come to claim it and was Yours Very Truly. Then all those who waited would laugh; but everybody else kept a few feet away from the preacher.

So he stood there—a solitary figure, with the sun beating down on him and on his straw hat, and lighting up the smile on his face. And at one o'clock, when the bell on the fire-engine house sounded and the whistle at the glucose works blew, Lyman stepped down. No Yours Very Truly had come for his money!

And then Lyman walked straight across the street and came up the stairs to my door.

"I'll just shut this if you don't mind, Mr. Bosville," said he. "I've got a building contract on hand and I want you to have a chance to bid on it."

"What's it for?" I said.

"For a church," said he. "I have an option on the corner lot at Gray Street and Duck Marsh Lane."

He went to the window, put his hands on the ledge, and got his fingers covered with our regular soft-coal dust; and brushed them together to shake it off.

"I want to build a church—a little modest church in Bodbank—one that can keep up some kind of a relationship with God and at the same time be close enough to modern human life to have no fear of dealing with business and politics. And I have five thousand seven hundred and fifty dollars to build one."

I jumped up and caught him by the sleeve.

"You don't mean ——" said I.

"Yes, sir. Yours Very Truly was fifty-seven men."

"And—what's the fifty dollars?"

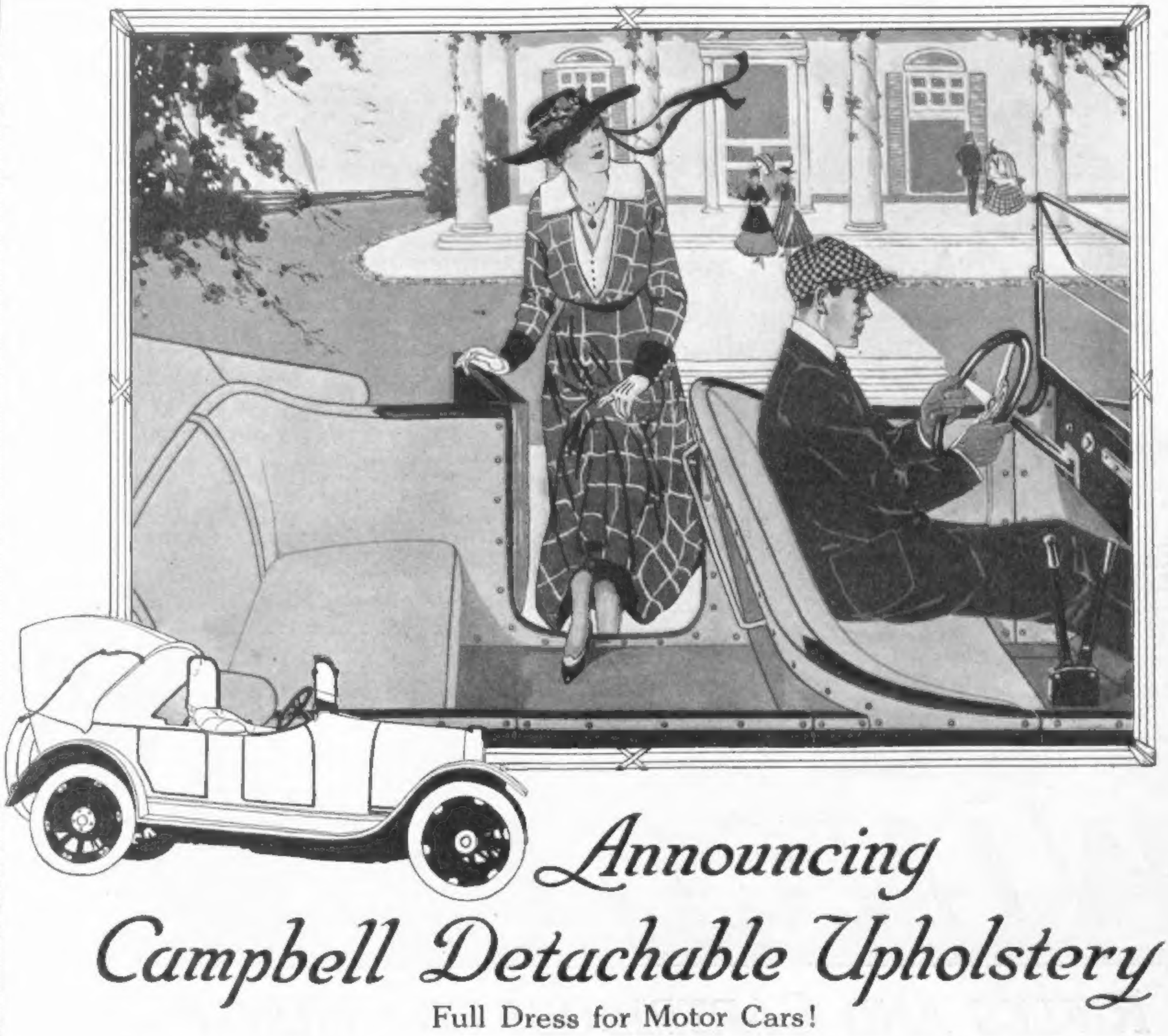
He kind of blushed.

"Olivia gave that," said he; and then he told me about his experience twenty years before in the belfry.

"And did she say 'Villain!' this time?" I asked.

He shook his head.

"Oh, no," said he. "She has reached a riper intellectual maturity. She said: 'Do it again!'"



Announcing
Campbell Detachable Upholstery

Full Dress for Motor Cars!

WHAT a Paris frock does for a woman, Campbell Detachable Upholstery does for a motor car—*classes* it.

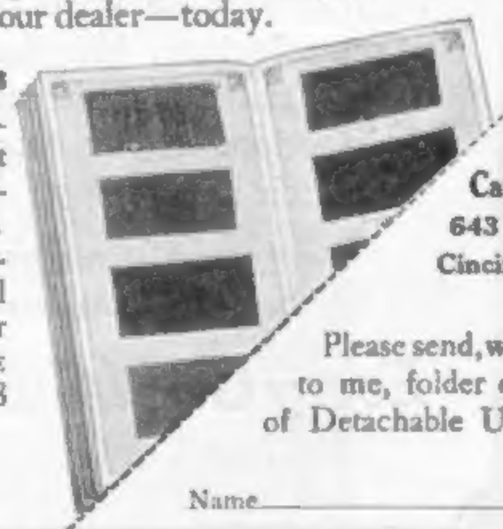
Over the shabby upholstery of last year's car, or the shining newness of this year's, it works a genuine transformation. At a stroke, it gives the interior trim a luxurious look, a soft warmth and *tone*, found only in the finest limousines.

There is a set specially designed for practically every model of every car. It fits over the regular upholstery like the upholstery itself, becoming in appearance an inherent part of the car body. Any one can install it—no alterations are necessary. With a snap of its fasteners you adjust each hand-tailored part over seats, backs, arms and doors. With equal ease you slip it off for cleaning.

There is the same satisfaction in owning a car equipped with Campbell Detachable Upholstery that there is in being faultlessly dressed. There is an added comfort and a very practical satisfaction in the always cool, always clean seats. If you are buying a new car, ask to see it equipped in this latest style. If you want to make an old car look like new again, order its particular set of Campbell Detachable Upholstery from your dealer—today.

Write for folder of fabric samples

Campbell Detachable Upholstery is made in a variety of smart motor fabrics and linens, to harmonize with cars of every color. Send for folder, showing actual samples, and price list. With it we will send the name of the nearest dealer who can supply you. Address THE PERKINS-CAMPBELL CO., 643 Broadway, Cincinnati, Ohio.



The Perkins-Campbell Co.
643 Broadway, Cincinnati, Ohio

Please send, without cost to me, folder of samples of Detachable Upholstery.

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City_____ State_____

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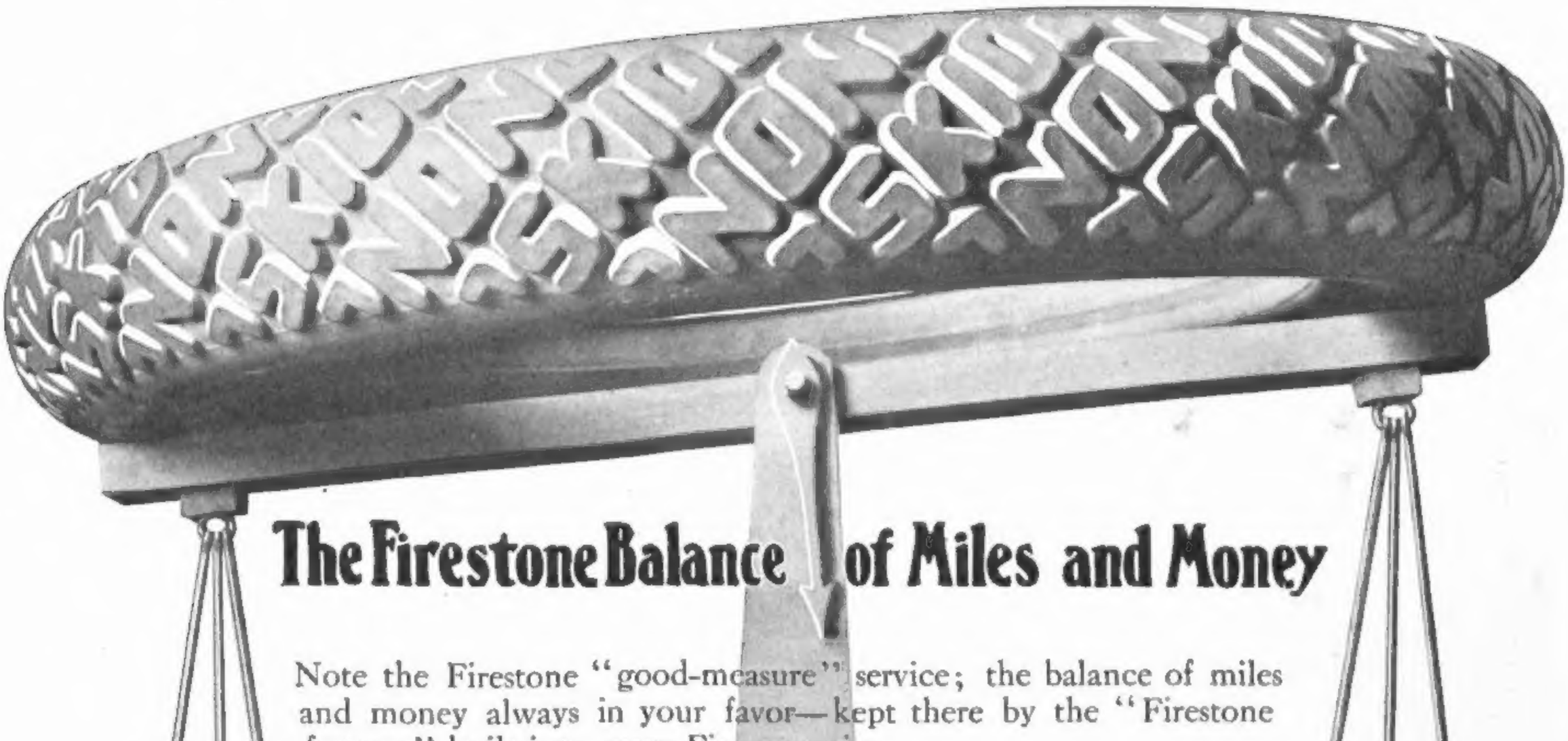
There are many makes of hunting rifles and cartridges, but Winchester—the **W** brand—have first call among sportsmen of experience. It is not sentiment, but quality and dependability that give them preference over all other makes. Not only are Winchester rifles and cartridges dependable, but they are made in calibers and types suitable for hunting all kinds of game. The high quality and entire dependability of Winchester guns and cartridges are maintained by the exercise of great care and experience in the selection of the materials used in making them, and by thoroughly modern methods of manufacture. Winchester rifles and cartridges have to pass innumerable tests before they are ready for the market, which means that the man who uses them is sure of getting the greatest degree of satisfaction. If you, like thousands of sportsmen, use Winchester rifles and cartridges, you are familiar with their superiority. If you haven't used them, a trial will convince you that you should.

THE GRAND PRIX—the highest possible honor—was awarded to Winchester Guns and Ammunition at the Panama-Pacific International Exposition.

Every Good Gun Store is a Headquarters For Winchester Guns and Cartridges



The Firestone Balance of Miles and Money

Note the Firestone "good-measure" service; the balance of miles and money always in your favor—kept there by the "Firestone features" built into every Firestone tire.

With Firestone the question is not "Will the service weigh even?" but—"Will it weigh extra?"

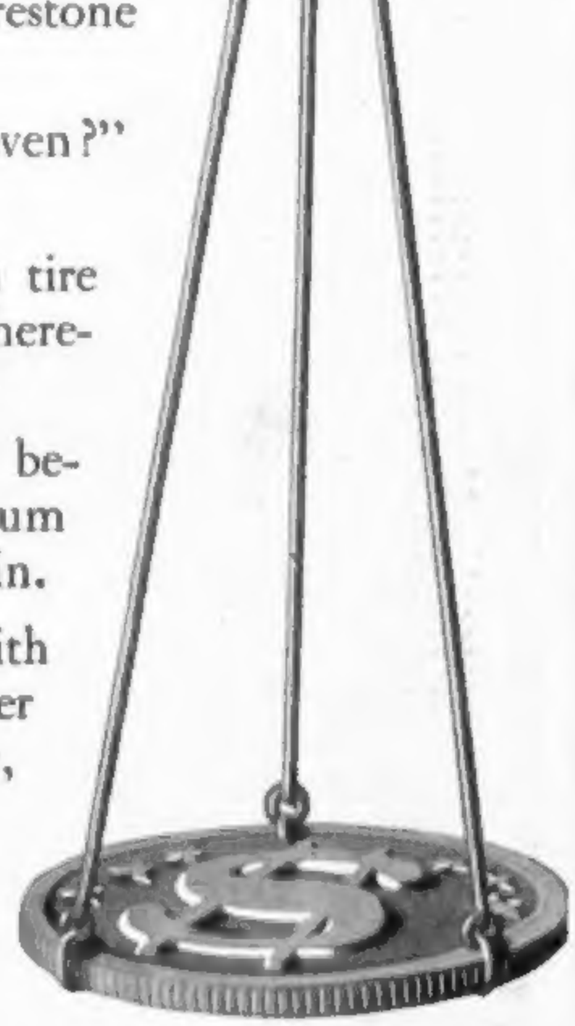
For example—Firestone specialists know that in a 5-inch tire seven plies of sea-island fabric give maximum service—therefore Firestones have seven plies; good-measure material!

Firestone specialists know that a sheet of rubber added between the layers of impregnated fabric will give maximum service. Firestones have it. Good-measure material again.

Firestone specialists know that the two-cure method with its double inspection eliminates fabric buckles and other defects. The Firestone balance of miles and money, therefore, demands the good-measure of the double-cure.

Public recognition of this good-measure building has resulted in volume which lowers cost of production and distribution. It means that with Firestones you have this good-measure service without extra price.

Order from your dealer.



Firestone Net Prices to Car Owners				
	Case Round Tread	Case Non-Skid	Gray Tube	Red Tube
30x3	$ 9.40	$10.55	$2.20	$2.50
30x3½	11.90	13.35	2.60	2.95
32x3½	13.75	15.40	2.70	3.05
34x4	19.90	22.30	3.90	4.40
34x4½	27.30	30.55	4.80	5.40
36x4½	28.70	32.15	5.00	5.65
37x5	35.55	39.80	5.95	6.70
38x5½	46.00	51.50	6.75	7.55

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Akron, Ohio — Branches and Dealers Everywhere

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It's a grand way to get youngsters to take plenty of good top milk. And the tender golden flakes have just the crisp consistency for little teeth to crunch.

When mother says "Corn Flakes" she means *Kellogg's*—and *not* one of the three hundred or more imitations and substitutes.

Baby knows the difference at once—simply refusing to eat flakes that are tasteless and tough.

Remember, *please*, that you don't know Corn Flakes unless you know Kellogg's—the original Toasted Corn Flakes—their goodness insured by our responsibility to over a million homes.

Then too there is the *WAXTITE* package that keeps the fresh, good flavor in—and all other flavors out.

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